Understanding your prescription drug coverage

UC’s Open Enrollment will be here before you know it: Thursday, Oct. 27 to Friday, Nov. 18, 2022.

To help you better understand your benefits before you make choices for 2023, the editors of New Dimensions have once again asked UC experts to answer some frequently asked questions — with a focus this year on the pharmacy benefits under UC’s medical plans.

Check out our glossary on page 3 to help you understand the terms in bold.

1. Does my UC medical plan include prescription drug benefits?

All of UC’s medical plans except the UC Medicare PPO without Prescription Drugs plan include prescription drug benefits. Some of UC’s medical plans have a single plan administrator for medical and prescription drug benefits and others have a separate pharmacy benefit manager for prescription drug benefits. Your plan’s administrator or pharmacy benefit manager will be your point of contact for questions about your prescription drug benefits. UC Medicare PPO without Prescription Drugs is only available to those who have other Medicare-coordinated health insurance that covers prescription drugs through a non-UC plan (such as another employer or former employer) or a government program like Tricare. You must provide proof of your Part D coverage to enroll in the UC Medicare PPO without Prescription Drugs plan. This requirement is to ensure you have the coverage you need, and to help protect you from being assessed a penalty by Medicare.

2. How can I find out whether a drug prescribed by my doctor is covered by my medical plan — or by a plan I’m considering during Open Enrollment?

The prescription drugs covered...
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by each medical plan are included in the plan’s formulary (a list of generic and brand name prescription drugs covered by a plan) which is developed by the plan’s administrator or pharmacy benefit manager. Each plan’s formulary can be slightly different, so if you’re considering a new medical plan it’s a good idea to check the plan’s formulary. You can call the customer service number on your ID card to find out whether a particular drug is on the formulary, or you can search the formulary on your plan’s or pharmacy benefit manager’s website.

Here’s more information about who manages pharmacy benefits for UC’s plans and how to find the formulary:

- Medicare members: 866-270-3877
- Non-Medicare members: 855-673-6504

Kaiser HMO, Kaiser Senior Advantage (pharmacy benefits managed by Kaiser)

healthy.kaiserpermanente.org/health-wellness/dump-formulary (Kaiser HMO – non-Medicare)

kp.org/seniorrx (Kaiser Senior Advantage - Medicare)

Kaiser customer service (24/7, closed Thanksgiving and Christmas Day)

- English 800-464-4000
- Spanish: 800-788-0616
- Chinese dialects: 800-757-7585

UC Blue & Gold HMO (pharmacy benefits managed by United Health)

Formulary: uc.healthnetcalifornia.com/members/pharmacy.html

Health Benefit Navigators (8 a.m. – 8 p.m. PT, Monday through Friday, English & Spanish): 800-539-4072

UC Medicare Choice PPO (pharmacy benefits managed by UnitedHealthcare)

UnitedHealthcare formulary: retiree.uhc.com/ucidrug-look-up

United Healthcare customer service (8 a.m. – 8 p.m. PT, Monday through Friday): 866-887-9533

3. How does my plan’s administrator or pharmacy benefit manager determine what drugs are on the formulary?

Formularies are typically created by a committee (generally called a Pharmacy & Therapeutics Committee) set up by the administrator or pharmacy benefit manager. Members of the committee include pharmacists and doctors from various medical areas who are qualified to make decisions about which prescription drugs to include on the formulary. A formulary drug list may change over time, but it’s rare for drugs to be removed during the plan year unless there’s a strong clinical reason to do so.

Some drugs that are on a plan’s formulary may require either prior authorization or step therapy before they’re covered — see the glossary for an explanation of those terms.

4. What can I do if a drug my doctor prescribes isn’t on my plan’s formulary (in other words, it isn’t covered by my plan)?

The pharmacy benefit manager will list covered alternatives for prescribed drugs that are not on the formulary. Talk to your doctor about whether any of the alternate drugs on the formulary would be a safe and effective substitute for your current prescription.

If your doctor decides that you need a drug that is not on the formulary, your doctor can request an exception to cover that drug. Contact your plan administrator or pharmacy benefit manager or visit the website to learn more about the exception and appeals process.

If you and your doctor decide to request an exception for a drug not on the formulary, make sure your doctor submits the clinical information and documentation needed to support your request. Your plan’s pharmacy benefit manager can explain to your doctor exactly what is needed, including clinical information explaining why the covered drug cannot be used.

5. What if my appeal is denied?

If your appeal is denied, you may opt to pay out-of-pocket to purchase the drug that was not approved outside of the plan. Some pharmacies and discount services offer special pricing or coupons that may reduce your costs. Please note that your costs for drugs that weren’t approved won’t count toward your plan’s deductible or out-of-pocket maximum.

6. Why do I pay more for some prescription drugs that are on my plan’s formulary than others?

Generally, your share of the cost will be lower for generic drugs than for brand name drugs, but some other factors may affect your share of the cost, too.

Many drug formularies use a prescription drug tier system (developed by the pharmacy benefit manager) to organize covered drugs and help you understand your costs ahead of time. In most cases, the higher the tier a drug is assigned, the higher your share of the costs will be. For example, a drug in Tier 1 will be less expensive to you than a drug in Tier 3. Check your plan’s coverage summary to learn more.

7. Does it make a difference whether a drug or vaccine is administered in a medical setting or given to me at a pharmacy?

It can. When a drug or vaccine is administered in a medical setting (such as an outpatient clinic, hospital or infusion center) different rules for sharing costs may apply. For example, in Medicare plans, the bill for drugs administered in medical settings is usually paid for by Medicare Part B instead of Medicare Part D. Talk to your doctor about what makes the most sense for your situation.
**Medicare Coordinator program and HRA funding**

UC sponsors a Medicare Coordinator program for Medicare-eligible retirees and families who live in a state outside California. Retirees and all covered family members who meet the requirements below need to transition from UC group plans and enroll under the Medicare Coordinator program, administered by Via Benefits.

- Eligible for and enrolled in Medicare Parts A and B.
- Live in a state outside California, and
- Eligible for UC retiree health insurance

A Health Reimbursement Account (HRA) with funding will be set up after you have completed your medical plan enrollments with Via Benefits. Any plan or coverage changes after the initial enrollment must also be transacted directly with Via Benefits. Enrollments, plan or coverage changes made directly with medical carriers will cause the loss of HRA access and funding. For more information and list of FAQs on the Medicare Coordinator program, visit: [ucal.us/medicarecoordinator](http://ucal.us/medicarecoordinator).

In addition to the selections of Medicare Supplemental/Medigap and other Medicare Advantage plans available, Kaiser Permanente Medicare Plus outside of California may also be available if you live in a zip code that offers Kaiser Medicare plans. It is important that you follow these steps to enroll in a Kaiser plan for HRA access and funding:

- Call Via Benefits and tell them you are interested in enrolling in Kaiser.
- The Via Benefits benefit advisor will give you the appropriate Kaiser number to call.
- Call Kaiser and complete the enrollment.
- Once enrolled, call Via Benefits to let them know you are enrolled with Kaiser. Be prepared to provide your Kaiser identification number.
- Via Benefits will then set up your HRA.

Contact Via Benefits by visiting [myviabenefits.com/uc](http://myviabenefits.com/uc) or by calling their Service Center at 855-359-7381 Monday-Friday, 5 a.m. to 4 p.m., PDT, if you have questions or need additional information.

**Turning 65 and aging-in to Medicare?**

Meetings and webinars are available to cover the “age-in process” for retirees and/ or family members enrolled in a UC retiree medical plan who will be turning 65.

**CORE, UC Care and UC Health Savings Plan (administered by Anthem Blue Cross members)**

Watch the prerecorded presentation on your options when you age-in to Medicare by visiting [www.ucppoplans.com/ucc/transitioning-to-medicare](http://www.ucppoplans.com/ucc/transitioning-to-medicare).

Kaiser HMO members

Register for a webinar and Q&A session to learn more about the Kaiser Senior Advantage HMO plan. Webinars are held monthly from 10 a.m. to about 11 a.m., PDT.

Remaining 2022 webinars will be held on Aug. 2, Sept. 6, Oct. 4, Nov. 1 and Dec. 6. Visit [webinars.on24.com/KPMedicare/UC](http://webinars.on24.com/KPMedicare/UC) to register.

**UC Blue & Gold HMO and UC Health Savings Plan members**

Learn about UC Medicare Choice, a UnitedHealthcare® Group Medicare Advantage (PPO) plan. UC Medicare Choice is the partner plan to UC Blue & Gold HMO and is an option for retirees who are enrolled in UC Health Savings Plan. Meeting presentations are held monthly from 1 p.m. to 3 p.m., PDT and no pre-registration is required.

Remaining 2022 meetings will be held on Aug. 16, Sept. 20 and Oct. 18. Visit [www.uhcretiree.com/uc](http://www.uhcretiree.com/uc) and select educational age-in meeting for more information and on dates and time for the November and December meetings.

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**Glossary**

**Deductible:** The amount you must pay during the calendar year before the medical plan begins to pay a percentage of the total cost of benefits. Until the deductible is met, you pay the total cost of services (or, for Medicare plans, of the cost not covered by Medicare).

**Formulary:** A list of generic and brand name prescription drugs covered by a plan.

**Generic drug:** A generic drug is approved by the FDA as having the same active ingredient as the brand name drug.

**Medicare Part B:** Covers outpatient medical services and supplies, with a monthly premium paid to the federal government.

**Medicare Part D:** Covers prescription drugs. The cost is folded into UC-sponsored Medicare plans, except for UC Medicare PPO without Rx, which has no prescription drug coverage.

**Out-of-pocket maximum:** The amount you must pay during the calendar year before the plan will pay 100% of covered charges. Medicare plans have a separate out-of-pocket maximum for pharmacy benefits. Some expenses do not apply toward the maximum; see the plan’s evidence of coverage booklet.

**Pharmacy benefit manager:** A company that manages prescription drug benefits on behalf of a health insurer, Medicare Part D drug plan, large employer, or other payer.

**Prescription drug tier:** The drugs in a formulary are divided into groups (“tiers”) based on clinical effectiveness and cost. Each plan decides which drugs on its formulary go into which tiers. In general, drugs on the lowest or “preferred” tier are the lowest cost.

**Prior authorization:** Approval from a plan that may be required before the plan agrees to cover the costs for a prescribed drug.

This process is also called precertification, pre-authorization, prior approval and predetermination.

**Specialty drugs:** Prescription medications that require special handling or management (for example, they need constant refrigeration) and are generally high-cost.

**Step therapy:** Trying less expensive approved drugs for a condition before “stepping up” to drugs that cost more.
Council of UC Emeriti Associations begins its new year

Jo Anne Boorkman (UC Davis) is the new Chair of the Council of UC Emeriti Associations (CUCEA). Her term began in July at the start of CUCEA’s year, and will run through 2024. CUCEA was established in 1987 to provide a systemwide voice in order to advocate for and represent emeriti with UC administration. Over the years, nine of the 10 UC campuses have established campus emeriti associations. Each association has a representative included in the membership of CUCEA (see page 5 list of campus emeriti representatives). Boorkman encourages UC emeriti to join their campus association to stay engaged and informed.

As the new CUCEA Chair, one of Boorkman’s primary goals is to maintain and strengthen communication links with the UC Office of the President (UCOP) and the Academic Senate to assure that emeriti issues and concerns are heard and addressed.

CUCEA meets twice a year on the last Wednesday and/or Thursday of April and October. All emeriti are invited to attend. These meetings are held in conjunction with the Council of UC Retiree Associations’ (CUCRA) meetings.

New options for auto, home and renter’s insurance through UC Partnership Programs

UC retirees across UC now have access to the Farmers Insurance Choice® platform, which furnishes multiple quotes from highly rated insurance carriers. The relationship between UC Partnerships Program and Farmers Insurance Group® began in 2020, expanding as of June 1, 2022, to all UC campuses.

To learn more and get a quote for auto, home or renter’s insurance through Farmers, call 866-700-3113 or visit the UC Partnership Programs website (ucpp.ucop.edu/current-partners/farmerinsurancechoice) and select the link for your location.

Removing fossil fuel funds menu

Participants who are invested in the RSP core funds will no longer hold fossil fuel names as of July 1, 2022 (excludes two funds managed by Fidelity: UC Growth Company Fund and UC Diversified International Fund). However, the RSP offers access to over 10,000 mutual funds and exchange-traded funds including unscreened low-cost index or sector-specific funds through Fidelity BrokerageLink®.

For more information about these changes, please visit myUCretirement.com. UC-dedicated Fidelity Workplace Financial Consultants can help with your investment strategy; call 800.558.9182 for a phone consultation.

In an upcoming issue, New Dimensions will feature the activities of the Council of UC Retiree Associations’ (CUCRA). It is a consortium of 13 organizations representing retirees from nine campuses, three national laboratories and the UC Office of the President. CUCRA advocates for all UC retirees at the systemwide level. See page 5 for list of campus representatives.
I must thank UC for allowing me to have the working relationships with ranchers, researchers, conservationists and state and federal agencies that was key to the knowledge base that we implemented in restoration of the ranch. A five-minute video of the conservation work can be seen at sandcountyfoundation.org/our-work/leopold-conservation-award-program/marie-glenn-nader.

Emelia Marapao Genini
Administrative Analyst, Institute for Neural Computation, UCSD

I retired in 2016 after 31 years, beginning my career as a clerk in the Accounting Office and rising through the ranks to become an HR administrative analyst in research administration. Science and creativity go hand in hand, and as I interacted with researchers, graduate students and staff, their initiative and resourcefulness was infused in me. Thus, in my new found days of retirement, I began taking up painting-by-numbers. While the results were satisfying, it made me feel like I was "cheating.”

Later, I began volunteering for a literacy program at the library and then at a hospice, when my husband and I were not traveling. But something was nagging at me, as there was more I was meant to do.

I began making jewelry. Inspired by music, memories, travels and people who have affected my life, I create conceptual wearable pieces of “art.” So far, I’m up to 130-plus pieces and have opened up an Etsy shop. I have sold pieces to many around the US and in several foreign countries.

It’s my hope to have a piece of me in every part of the world. I want each item to tell a story, to shine light on the person wearing it. My time at UCSD enabled me to see the potential in everyone. For now, I have a very fulfilling pastime. As a retiree, I believe it is a time for our own uniqueness and individualism to shine.

Tell your story in New Dimensions. Email us at NewDimensions-L@ucop.edu.
Explore the world with UC Retirees Travel

UC retirees, along with their friends and families, are exploring the world again with UC Retirees Travel. Thus far in 2022, travelers have meandered through historic wonders on the backroads of Spain and Portugal and marveled at floral exhibitions and more in the Netherlands, Belgium and France.

Upcoming adventures are filling quickly, so don’t miss out. As of press time, space is available on the following trips, many of which feature optional pre- or post-trip extensions:

2023 Trips
• Treasures of Egypt, Jan. 12-23
• Spectacular South Africa, Feb. 2-15
• Backroads of Iberia, March 7-22
• Japan’s Cultural Treasures, #1 March 27-April 10; #2 March 8-22
• Shades of Ireland, April 24-May 6
• Rhine/Moselle, Aug. 27-Sep. 4
• Untamed Iceland, Sept. 20-Oct. 2

UC Retirees Travel is entirely coordinated by volunteers. Sue Barnes, a UCLA retiree, coordinates the program and escorts trips. Dolores Dyer, also a UCLA retiree, is assistant coordinator and a trip escort. Three other retirees volunteer as trip escorts: Sandra Norberg, a UCSF retiree; Vickie Leow, also a UCSF retiree; and Frank Trueba, a UCSC retiree.

By participating in UC Retirees Travel, you help to support to the Council of UC Retirees Associations (CUCRA). CUCRA is comprised of volunteer representatives from each of the UC retiree associations, who meet with UC Office of the President representatives twice per year and advocate for retiree benefits and services.

For more information, visit the UC Retirees Travel website at cucra.ucsd.edu/travel or email UCRetireesTravel@gmail.com.

2022 Trips
• Canadian Rockies by Train, Sept. 4-13
• Cuba Discovery, Oct. 17-22
• Christmas on the Danube, Dec. 2-10

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For more information, visit the UC Retirees Travel website at cucra.ucsd.edu/travel or email UCRetireesTravel@gmail.com.

Welcome new retirees! Here’s a progress report from the UC Retirement Administration Service Center

It’s been another busy retirement season for the UC Retirement Administration Service Center (RASC). As of June 10, over 1,800 people had submitted their application to retire on July 1.

Prospective retirees had new options to minimize the stress of the retirement process this year. Over 80% of prospective retirees submitted applications online through UC At Your Service (UCRAYS), saving stamps, trees and time. Through the popular No Lapse in Pay program, about half of this year’s July 1 retirees were approved for a guaranteed benefit payment on August 1.

RASC leadership knows that there is still much work to be done to meet their service level commitments. Backed by UC leadership, the RASC is working on initiatives to expand proactive outreach to members, reimagine retirement counseling and better support survivors and beneficiaries. We’ll continue to keep you up-to-date in New Dimensions.

Celebrating the Class of 2022
A UC degree offers a lifetime of opportunities – and with your help, more students will get that chance.

Text “UC” to 52886 or visit ucan.us/ucan