

## HEALTH COVERAGE GUIDE FOR RETIREES AND FUTURE RETIREES

Important Updates for Medical, Dental, Legal, Vision and Other Retiree Health Coverage

### EXPERIENCING A LIFE EVENT?

UC retirees can only change their insurance plans during the designated open enrollment period, unless they encounter a qualifying life event. Life events are significant changes that may allow for adjustments to your insurance coverage, including but not limited to:

- Marriage/Divorce
- Relocation to a new area
- Dependent changes
- Involuntary loss of other insurance coverage

If you experience any of these qualifying events, you are eligible to modify your insurance plan or add family members to an existing plan within 31 days. To update your coverage, complete the **UBEN 100** form and, if applicable, the **UC Sponsored Medicare enrollment form**. Submit these forms to the RASC along with a detailed description of the life event and the changes you are requesting in the comments section of the UBEN 100.

#### Please note:

For life event or Open Enrollment changes that involve retiree vision coverage, please contact VSP as directed in the retiree non-medical plans chart on page 2. You can also enroll, or make changes, to retiree Accidental Death & Dismemberment (AD&D) or Pet Insurance by contacting the carriers directly (see contact information on page 2).

Retirees or covered family members who become eligible for Medicare do not require a Qualifying Life Event or Open Enrollment to enroll into a UC sponsored Medicare plan. If you are enrolling in a Medicare plan, complete and submit to RASC the corresponding Medicare enrollment form (U121, U123, or U127).

### HOW TO UPDATE YOUR COVERAGE

#### Step 1: Enroll online or with a UBEN form

*Online through UCRAYS:*

1. **Login:** Visit [UC Retirement At Your Service](#)
2. **Select:** Choose "Retiree Insurance"
3. **Select:** Click on "Life Event Changes/Medicare" and follow instructions
4. **Submit Confirmation:** Check UCRAYS messages for a prompt to sign your application

OR

*Enroll with a UBEN Form:*

1. **Complete:** Coordinating UBEN form
2. **Review:** Ensure all information is correct and complete.
3. **Submit:** Online, fax or mail
  - Online: Send the completed UBEN form via UCRAYS Messages
  - Fax to RASC: 800-792-5178.
  - Mail to RASC: P.O. Box 24570, Oakland 94623

#### Step 2: Confirm Coverage Update

**Log into UCRAYS:** Verify that your coverage has been updated accordingly.

**RETIREE MEDICAL PLANS**

Type	Plans offered
<b>Non-Medicare</b>	Core PPO, UC Care PPO, Kaiser, UC Blue & Gold, UC Health Savings Plan (only if you were enrolled as an active employee)
<b>Medicare</b>	UC Medicare Choice, UC Medicare PPO, UC Medicare PPO w/out RX, UC High Option Supplement (only available during Open Enrollment), Kaiser Senior Advantage
<b>Outside of California (Under age 65 or split Medicare household)</b>	Core PPO, UC Care PPO, UC Medicare PPO
<b>Outside of California (Household must be 65+ and enrolled in Medicare)</b>	VIA Benefits Kaiser Permanente Senior Advantage is available in the following states through VIA Benefits: CA, CO, DC, GA, HI, MD, OR, WA, VA
<b>Medical Outside of United States</b>	Core PPO, UC Care PPO (Some countries may be excluded)

**RETIREE NON-MEDICAL PLANS**

Type	Plans and contact information
<b>Dental</b>	DeltaCare USA (CA only) Delta Dental PPO
<b>Legal</b>	ARAG
<b>Vision</b>	Call VSP directly for enrollment and payment <ul style="list-style-type: none"> <li>• Phone: 866-240-9344</li> <li>• Website: <a href="#">VSP Vision Care   Vision Insurance</a></li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• You must have been eligible for vision coverage on your last day of UC employment.</li> <li>• Eligible retirees may enroll in vision insurance during UC's annual open enrollment period.</li> </ul>
<b>Identity Theft Protection</b>	Experian (855) 797-0052
<b>Accidental Death &amp; Dismemberment</b>	Prudential (800) 524-0542

You can learn more about UC's medical and non-medical plans for retirees by visiting <https://bit.ly/UCRetireeBenefits>

To keep you updated on relevant opportunities, please review, and update your details:

- **Address**
- **Phone Number**
- **Member Email Address** (if your spouse is a UC retiree, use your own unique email)

You can update your information via your UCRAYS account at <https://retirementatyour.service.ucop.edu/> or by contacting UC RASC Member Services.

For further questions or assistance, feel free to contact the Retirement Administration Service Center (RASC) 1-800-888-8267.