



UNIVERSITY
OF
CALIFORNIA

FOR FACULTY AND STAFF

Open Enrollment

Important medical
plan changes

Find the right fit:
ucal.us/oe

Thursday, Oct. 31 –
Friday, Nov. 22, 2024

OPEN ENROLLMENT HIGHLIGHTS

MEDICAL

Medical costs are increasing — nationwide and at UC. To keep employee premiums as low as possible, UC will fund \$2.99 billion of medical costs in 2025, an increase of \$198 million over this year. While UC will pay more than 80% of the total cost, employees will see increases in their costs.

To ensure medical costs are shared fairly, the CORE PPO plan will require an employee premium contribution next year. CORE members should consider carefully which UC medical plan is best for them.

For the remaining plans, employees with 2024 annual salaries up to \$140,000 will see 9% premium increases, and employees with 2024 annual salaries over \$140,000 will see 11% premium increases.

Copays for outpatient visits will increase from \$20 to \$30 for members of UC Blue & Gold HMO, Kaiser HMO and UC Care (UC Select/Tier 1). Prescription drug copays will go up for most UC medical plans, and there will be a new specialty drug tier with 30% coinsurance, up to \$150 per prescription, for UC Blue & Gold HMO and Kaiser HMO.

HMO plan changes

UC Blue & Gold HMO and Kaiser HMO will cover doula services with no copay. The Kaiser HMO network will expand into Monterey County.

NON-MEDICAL

While UC's costs for dental and vision plans will increase in 2025, UC continues to pay the full cost of dental and vision coverage for employees and their eligible dependents, with no changes to benefits.

With new benefits and no changes to costs, this is a good time to learn how accident, critical illness and hospital indemnity can complement your medical and disability coverage. Did you know the critical illness plan provides cash benefits for getting a mammogram or certain other health screenings? Visit ucal.us/oe to learn more about 2025 enhancements — including the legal plan's new identity theft protection for senior family members.

NEXT STEPS

During Open Enrollment, you can enroll in or change your coverage for:

- Medical, dental and vision
- Accident, critical illness and hospital indemnity
- Legal insurance
- Flexible Spending Accounts (you must enroll every year to participate)

Your coverage will continue if you don't take any action, except for Flexible Spending Accounts.

This is just a summary. To learn more about 2025 choices, changes and costs, visit ucal.us/oe.



Your open enrollment checklist:

- ☐ Review your options with ALEX (scan QR code inside)
- ☐ Visit the Open Enrollment website at ucal.us/oe to learn more about this year's choices and changes
- ☐ Re-enroll in your pretax Flexible Spending Accounts for 2025
- ☐ If you're enrolled in the UC Health Savings Plan, reassess your Health Savings Account contribution
- ☐ Make your elections on UCPATH by Friday, Nov. 22 at 5 p.m.

Can't get to a computer? Call UCPATH at 855-982-7284.



**Need help
choosing a plan?
Ask Alex!**

COMPARING UC’S PLANS

Premium costs are rising — and CORE will have a premium cost for employees in 2025. Take time to compare your plan costs and options to understand how changes may impact you.

Every UC medical plan offers comprehensive medical, pharmacy and behavioral health benefits — but there are important differences in costs, provider choices and other features.

	KAISER HMO (KAISER PERMANENTE)	UC BLUE & GOLD HMO (HEALTH NET)	UC CARE PPO (ANTHEM)	UC HEALTH SAVINGS PLAN PPO (ANTHEM)	CORE PPO (ANTHEM)
OUT-OF-POCKET COSTS What you'll pay for medical care Notes: <ul style="list-style-type: none">Most preventive care is free to you.Out-of-pocket maximum (OOP max) includes deductible.Amounts listed are per person/per family (unless otherwise noted).	\$ IN KAISER NETWORK ONLY (except in emergencies) Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$1,500/\$3,000	\$ IN-NETWORK ONLY (except in emergencies) Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$1,000/\$2,000 (2 people)/\$3,000 (3 or more)	UC SELECT: \$ Deductible: None Copayments (for example): \$30 doctor's office visits OOP max: \$6,100/\$9,700 ANTHEM PREFERRED: \$\$ Deductible: \$500/\$1,000 Coinsurance: 30% OOP max: \$7,600/\$14,200 OUT-OF-NETWORK: \$\$\$ Deductible: \$750/\$1,750 Coinsurance: 50% OOP max: \$9,600/\$20,200	HSA CONTRIBUTIONS From UC: up to \$500/\$1,000 Your max (including UC contribution): \$4,300/\$8,550 IN-NETWORK: \$\$ Deductible: \$1,650/\$3,400 Coinsurance: 20% OOP max: \$4,000/\$6,400 OUT-OF-NETWORK : \$\$\$ Deductible: \$2,600/\$5,200 Coinsurance: 40% OOP max: \$8,000/\$16,000	\$\$\$ Deductible: \$3,000 Coinsurance: 20% OOP max: \$6,350/\$12,700
FINDING CARE How and where you find the care you need	Kaiser primary care provider helps manage care within the Kaiser Permanente network of providers.	<ul style="list-style-type: none">Primary care provider helps manage care within medical group.UC Health providers are in-network.	<ul style="list-style-type: none">Dedicated Accolade Front Line Care Team listens to your needs, understands your coverage and connects you with the care you need, including options for virtual care and second opinions.UC Health providers are in-network.You have access to a national network, with higher costs out-of-network.		
CONSIDER THIS PLAN IF YOU	Want low, predictable out-of-pocket costs for integrated care provided within the Kaiser network.	Want low, predictable out-of-pocket costs for care, and want access to medical groups with UC Health providers.	Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select.	Want to build tax-free savings, and are willing to manage your health care expenses.	Prefer to pay low monthly premium and pay higher deductible and out-of-pocket costs for care.

YOUR MEDICAL PLAN COSTS

Below are the 2025 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2024.

Important note about your medical plan costs

Premium contributions for certain employee groups and locations may vary from amounts shown below.

FOR THOSE WITH FULL-TIME SALARY RATE OF \$71,000 OR LESS				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$39.77	\$71.51	\$120.26	\$149.16
UC Blue & Gold HMO	\$108.66	\$194.38	\$305.90	\$390.91
UC Health Savings Plan (PPO)	\$86.39	\$141.43	\$197.08	\$248.43
UC Care (PPO)	\$232.12	\$414.73	\$561.18	\$744.42
CORE (PPO)	\$25.91	\$46.63	\$110.50	\$131.22

FOR THOSE WITH FULL-TIME SALARY RATE OF \$71,001 TO \$140,000				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$92.31	\$165.97	\$285.74	\$352.33
UC Blue & Gold HMO	\$157.84	\$282.34	\$414.80	\$538.24
UC Health Savings Plan (PPO)	\$203.54	\$333.11	\$475.58	\$595.82
UC Care (PPO)	\$284.54	\$508.41	\$676.92	\$901.51
CORE (PPO)	\$73.02	\$131.43	\$218.05	\$276.46

It is important to review your individual premium costs with ALEX (scan the QR code on the highlights page or go to start.myalex.com/uc) or in your UCPath account. They may differ from what’s shown below depending on your employee group.

If you are in a bargaining unit represented by a union, the University will adhere to any applicable collective bargaining agreement with respect to your benefits and contribution rates.

FOR THOSE WITH FULL-TIME SALARY RATE OF \$140,001 TO \$210,000				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$148.97	\$267.84	\$442.16	\$551.37
UC Blue & Gold HMO	\$212.20	\$379.57	\$522.00	\$687.87
UC Health Savings Plan (PPO)	\$329.80	\$539.74	\$738.73	\$936.02
UC Care (PPO)	\$344.68	\$615.86	\$795.26	\$1,067.18
CORE (PPO)	\$121.22	\$218.19	\$314.14	\$411.11

FOR THOSE WITH FULL-TIME SALARY RATE OF OVER \$210,000				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$205.85	\$370.11	\$598.70	\$750.73
UC Blue & Gold HMO	\$265.43	\$474.80	\$625.01	\$832.44
UC Health Savings Plan (PPO)	\$456.60	\$747.28	\$1,002.16	\$1,276.89
UC Care (PPO)	\$401.43	\$717.27	\$904.74	\$1,221.33
CORE (PPO)	\$170.90	\$307.61	\$413.24	\$549.96

The summaries in this booklet explain the plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

By authority of The Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits — particular rules and eligibility requirements must be met before benefits can be received. 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. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact your Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607, and for faculty to the Office of Academic Personnel, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.





Open Enrollment Information

- Getting help
- Verify your family members' eligibility to protect their coverage
- Things to consider
- Important notices

Open Enrollment:
Oct. 31-Nov. 22, 2024

ucal.us/oe

GETTING HELP

Call the plan directly if you need coverage information for a specific condition, service area or plan provider. For easy access to updates and information, register for an online account with your medical plan.

MEDICAL PLANS

CORE, UC CARE, UC HEALTH SAVINGS PLAN

uhealthplans.com

Anthem Blue Cross (Medical)

Navitus Health Solutions (Pharmacy)

HealthEquity (Health Savings Account paired with UC Health Savings Plan)
866-212-4729

healthequity.com/uc

Accolade (Health care advocate)
866-406-1182

Call Accolade for all your health care questions. Anthem will continue to process claims and provide ID cards, and Navitus remains the pharmacy benefit manager.

KAISER PERMANENTE HMO—CALIFORNIA

select.kp.org/university-of-california

Current members: 800-464-4000

Pre-enrollment: 800-324-9208

Optum Behavioral Health

888-440-8225

liveandworkwell.com, enter 11280

UC BLUE & GOLD HMO Health Net

healthnet.com/uc

Medical: 800-539-4072

Behavioral health: 800-663-9355

OTHER BENEFITS

ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY, LIFE & AD&D

Prudential

855-483-1438

AUTO & HOME

Farmers Insurance ChoiceSM

866-700-3113

ucpp.ucop.edu/current-partners/

[farmerinsurancechoice](http://farmerinsurancechoice.com)

Sponsored by UC Partnership Programs

CHILD AND ELDER CARE

Bright Horizons Care Advantage

clients.brighthorizons.com/

[universityofcalifornia](http://universityofcalifornia.edu)

COBRA ADMINISTRATOR

WEX Health

844-561-1338

DENTAL

Delta Dental

[www1.deltadentalins.com/](http://www1.deltadentalins.com/group-sites/uc.html)

group-sites/uc.html

DeltaCare[®] USA (Dental HMO)

800-422-4234

Delta Dental PPO

800-777-5854

DISABILITY

Lincoln Financial

800-838-4461

mylincolnportal.com

If you or your covered family members have Medicare or will become eligible for Medicare in the next 12 months, you should understand which of UC's plans are considered "creditable coverage" under Medicare Part D (prescription drug) rules. Please see pages 8-10 for details.

The summaries in this booklet explain the plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

GETTING HELP

FLEXIBLE SPENDING ACCOUNTS (FSA)

WEX Health
844-561-1338
uc-fsa.com

IDENTITY THEFT PROTECTION

Experian
855-797-0052

LEGAL

ARAG
800-828-1395
araglegal.com/ucinfo

PET

Nationwide
877-738-7874
petinsurance.com/uc

VISION

Vision Service Plan
866-240-8344
vsp.com

HEALTH CARE FACILITATORS

Your Health Care Facilitator (HCF) is here to help you better understand and use your UC benefits. Learn more and find contact information for your location at ucal.us/hcf.

UCPATH

855-982-7284, Monday – Friday, 8 a.m. – 5 p.m. (PT)
ucpath.universityofcalifornia.edu

REMEMBER TO UPDATE YOUR BENEFICIARIES

Make sure your benefits will go to whom you intend by keeping your beneficiary designations up to date. A death, divorce or new spouse or domestic partner may require a beneficiary change.

Go to retirementatyour.service.ucop.edu (UCRAYS) to update your beneficiaries for your UCRP, life, AD&D, accident, critical illness and hospital insurance benefits. Go to myUCretirement.com to update beneficiaries for your Retirement Savings Program accounts. For your Health Savings Account, call HealthEquity at 866-212-4729.

If you are married, your spouse may have a legal interest in benefits payable at your death. A beneficiary designation may be subject to challenge if it will result in your spouse receiving less than your spouse's share of that portion of the benefit that is considered community property.

VERIFY YOUR FAMILY MEMBERS' ELIGIBILITY TO PROTECT THEIR COVERAGE

To ensure UC's benefits resources are used wisely, anyone who enrolls new family members in their health and welfare benefit plans must provide documents to verify their family members' eligibility for coverage. In 2025, UC will also reach out to confirm the continuing eligibility of some **previously verified** family members (including your spouse, domestic partner, stepchild, grandchild/step-grandchild, legal ward or overaged disabled child).

UnifyHR administers the verification and reverification program for UC.

WHAT TO EXPECT

You will receive a packet of verification materials from UnifyHR:

- In early 2025 if you enroll a new family member or members in your UC coverage during Open Enrollment
- At any time throughout the 2025 plan year if you completed verification more than 3 years ago for the following dependents: spouse, domestic partner, stepchild, grandchild/step-grandchild, legal ward or overaged disabled child

You must respond by the deadline shown on the letter to protect your family members' coverage.

Help will be available if you have any questions or concerns about the process. Learn more on UCnet at ucal.us/fmv.

THINGS TO CONSIDER

The summaries in this booklet explain the plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

TAX-ADVANTAGED ACCOUNTS: 2025 CONTRIBUTION LIMITS AND OPTIONS

In 2025, the maximum contribution to the Health Savings Account (HSA) is \$4,300 (or \$8,550 for a family). This maximum includes the contribution from UC. The maximum contribution to the Health Flexible Spending Account (Health FSA) is \$3,200. For most employees, the annual maximum for the Dependent Care Flexible Spending Account (DepCare FSA) is \$5,000. If you're married and filing separate tax returns, each spouse may contribute \$2,500 annually to the DepCare FSA. In order to comply with IRS regulations, employees who are defined as highly-compensated (those earning \$155,000 and over in 2024) may contribute no more than \$2,500 to the DepCare FSA in 2025. The University may reduce or stop contributions to the plan and adjust your taxable income as needed to satisfy IRS nondiscrimination requirements. See ucal.us/fsa for important FSA rules and deadlines.

THINGS TO CONSIDER

IF YOU OR A FAMILY MEMBER BECOME ELIGIBLE FOR MEDICARE IN 2025

If you continue working at UC past age 65 and you have a UC-sponsored employee medical plan, you are not required to sign up for Medicare Parts A, B or D. Any family member covered by your employee plan, with the exception of your domestic partner in some cases, who becomes eligible for Medicare may also defer signing up for Medicare. Domestic partners covered by a UC medical plan are advised to contact the Social Security Administration to determine if they are eligible to defer enrollment into Medicare without incurring a penalty. They may be able to defer signing up for Medicare under their employer plan.

If you and/or any covered family members lose eligibility for the UC-sponsored employee plan, you and/or your Medicare-eligible family members should immediately enroll in Medicare or another employer group health plan to avoid any penalties from the Centers for Medicare and Medicaid Services (CMS).

RETIRING IN 2025?

If you plan to retire in 2025 and will be eligible for Medicare and for UC retiree health insurance, think carefully about the UC medical plan you choose during this Open Enrollment. Your 2025 medical plan will determine the Medicare plan that you will age into upon your retirement or when you turn 65. **UC does not allow medical plan changes mid-year simply because you have become eligible for Medicare, so choose carefully.**

Most UC non-Medicare medical plans have Medicare versions or corresponding Medicare partner plans. The exception is the UC Health Savings Plan, which doesn't have a corresponding Medicare plan. If you're enrolled in the UC Health Savings Plan, you will have a 31-day Period of Initial Eligibility (PIE) opportunity when you turn age 65 to select any UC-sponsored Medicare plan in your service area.

IF ENROLLED IN	YOU'LL TRANSFER TO THIS MEDICARE PLAN (WHEN/IF ELIGIBLE)
CORE/UC Care	UC Medicare PPO
Kaiser Permanente HMO	Kaiser Permanente Senior Advantage
UC Blue & Gold HMO	UC Medicare Choice
UC Health Savings Plan	Period of Initial Eligibility (PIE) to enroll in UC-sponsored Medicare plans in your service area

Open Enrollment is the time to review your options for the new year. The Medicare version or partner plan of your medical plan may have different benefits, and not all primary care physicians, primary medical groups, specialists and behavioral health

providers accept Medicare. Medicare plan service areas may also differ from non-Medicare plan service areas and could be split within the same county.

To learn more, call the plan directly or visit its website. The Medicare Fact Sheet and "Enrolling in Medicare" on UCnet (ucal.us/medicare) offer more information, along with the Medicare coordination forms (UBEN 121, 123 or 127 depending on the Medicare plan) you'll need. You can also call the UC Retirement Administration Service Center at 800-888-8267.

For Medicare-eligible retirees who live outside of California, UC offers the Medicare Coordinator Program, administered by Via Benefits. If you become eligible for this program because you're turning 65, Via Benefits will notify you and explain the actions you need to take. If you become eligible because you move outside California or experience a life event, submit a UBEN 100 form and contact Via Benefits for enrollment. Make sure to keep your address and other contact information current so UC can reach out with important benefits information.

IDENTITY VERIFICATION FOR HEALTH SAVINGS ACCOUNT

If you enroll in the UC Health Savings Plan, HealthEquity will be required by law to verify your identity when establishing the Health Savings Account that is paired with the plan. To comply with this requirement, UC will provide information including your full legal name, residential address in the U.S., date of birth and Social Security number or other U.S. government-issued identification number.

TRANSITION-OF-CARE SUPPORT

If you choose to enroll in a new medical plan for 2025 and you or a family member has ongoing health care needs, you should understand how your plan change will affect your ability to continue with your current health care providers or proceed with planned care.

If you voluntarily change plans and your current plan is still being offered, your new plan is not required to provide transition-of-care assistance. You should verify that your providers and facilities are part of your new plan network and will be accessible to you in the new year. Your costs for continuing care with your current providers after January 1 will depend on the plan you select.

You should review your new plan information to understand your copays and/or coinsurance, and any prior authorization requirements. Check the plan's website for information on how to take the right steps so you're covered (see pages 3-4 for contact information).

IMPORTANT NOTICES

IMPORTANT NOTICE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Medicare requires individuals enrolled in Medicare plans to have “creditable coverage” for prescription drugs. The required information below explains all options available.

MEDICARE PART D CREDITABLE AND NON-CREDITABLE COVERAGE UNDER UC-SPONSORED GROUP PLANS

Plans with Creditable Coverage

Kaiser Permanente Senior Advantage
UC Medicare Choice
UC Medicare PPO
UC High Option Supplement to Medicare
CORE
Kaiser Permanente HMO
UC Blue & Gold HMO
UC Care
UC Health Savings Plan

Plan with Non-Creditable Coverage

UC Medicare PPO without Prescription Drugs

WHAT DOES CREDITABLE COVERAGE MEAN?

If you are Medicare-eligible and enrolled in 2025 in Kaiser Permanente Senior Advantage, UC Medicare Choice, UC Medicare PPO, UC High Option Supplement to Medicare, CORE, Kaiser Permanente HMO, UC Blue & Gold HMO, UC Care or UC Health Savings Plan, your prescription drug coverage is expected to pay out as much as the standard level of coverage set by the federal government under Medicare Part D. This qualifies as creditable coverage under Medicare Part D.

WHAT DOES NON-CREDITABLE COVERAGE MEAN?

If you are Medicare-eligible and enrolled in UC Medicare PPO without Prescription Drugs, the plan is NOT expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered Non-Creditable Coverage.

You can keep your current coverage from UC Medicare PPO Plan without Prescription Drugs. However, because this coverage is non-creditable, you must have and maintain creditable prescription drug coverage from another, non-UC source. UC may ask you to verify your enrollment.

By enrolling in a non-UC prescription drug plan, you will receive help with your drug costs, as there is no prescription drug coverage under the UC Medicare PPO without Prescription Drugs plan. If you do not enroll in a Medicare drug plan when you are first eligible, you may pay a higher premium (a penalty) for a Medicare drug plan. When you make your decision about whether to choose the UC Medicare PPO

without Prescription Drugs plan, you should take into account this plan’s coverage, which does not include prescription drugs, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

If, in the future, you or a Medicare-eligible dependent terminate(s) or lose(s) Medicare Part D coverage and you go without coverage, you may be assessed a penalty. UC’s evidence of creditable coverage will prevent you from incurring penalties charged by the federal government for late enrollment in Medicare Part D for up to 63 days if you decide to re-enroll in a Medicare Part D plan.

You must enroll in Medicare Part D no more than 63 days after you or a Medicare-eligible dependent are eligible for Medicare Part D. In addition, if your Medicare Part D is terminated for any reason, you must re-enroll in a Medicare Part D plan within 63 days of the termination. In either scenario, anyone who fails to act within that time period will incur a late enrollment penalty of at least 1% per month for each month after May 15, 2006, that the person did not have creditable coverage or enrollment in Part D.

For example, if 23 months passed between the time a person terminated creditable coverage with UC and that person’s enrollment in Medicare Part D, that person’s Medicare Part D premium would always be at least 23% higher than what most other people pay. That person might also be required to pay a non-Medicare premium until UC can obtain Medicare approval of their Part D re-enrollment or wait until the following October, when the federal government conducts Open Enrollment for Medicare, in order to sign up for Medicare Part D prescription coverage.

If a person loses creditable prescription drug coverage through no fault of their own, that person may also be eligible for a Special Enrollment Period (SEP) to join a Medicare drug plan.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

If you are eligible for UC-sponsored coverage, you can join a UC Medicare drug plan during a period of initial eligibility, UC’s annual Open Enrollment period each fall or midyear if you lose other creditable coverage. If you are interested in non-UC insurance and are eligible for Medicare, you can join a non-UC Medicare drug plan each year from Oct. 15 to Dec. 7 (Medicare’s Open Enrollment Period).

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A NON-UC COMMERCIALLY AVAILABLE MEDICARE DRUG PLAN?

Each plan handles your decision to join a Medicare drug plan differently. UC offers one plan, the UC Medicare PPO without Prescription Drugs plan, that allows you to

IMPORTANT NOTICES

keep your current UC medical coverage and coordinate with Medicare for a non-UC drug plan. UC's other plans do not. Before you make a change, contact the UC Retirement Administration Service Center at 800-888-8267 to get information on how your current plan coverage will be affected by your decision to join a commercially available Medicare drug plan. More information about Medicare plans through UC can be found in the UC Medicare Fact Sheet (ucal.us/medicarefacts).

Detailed information about non-UC commercially available Medicare Part D Plans can be found in the "Medicare & You" handbook. You'll get a copy of this handbook in the mail every year from Medicare. For more information about Medicare prescription drug coverage, visit medicare.gov.

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit the Social Security Administration on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

VIA BENEFITS

Plans obtained through Via Benefits are individual plans, and vary in offering creditable and non-creditable coverage for Medicare Part D. For more information about the type of coverage offered by your plan, visit my.viabenefits.com/uc.

MORE INFORMATION

For more information about this notice or your current prescription drug coverage, contact the UC Retirement Administration Service Center at 800-888-8267. You can also find coverage details on UCnet at ucnet.universityofcalifornia.edu/retirees/retiree-benefits/

LANGUAGE ASSISTANCE SERVICES FOR SELF-FUNDED PPO PLANS

English: Language assistance services, free of charge, are available to answer any questions you may have about our health or drug plan. Call 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). TTY Users Call 711.

Arabic: تتوفر لكم خدمات المساعدة اللغوية مجاناً للإجابة على أي أسئلة قد تكون لديكم حول خططنا الصحية أو الدوائية. شخص يتحدث العربية يمكنه أن يساعدكم. اتصلوا بالرقم 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). مستخدمو أجهزة الهواتف النصية الاتصال على الرقم 711.

Armenian: Լեզվական աջակցության անվճար ծառայությունները հասանելի են ձեզ առողջության կամ դեղորայքի ծրագրի վերաբերյալ ձեր ցանկացած հարցի պատասխանելու համար: Ինչ-որ մեկը, ով խոսում է հայերեն, կարող է օգնել ձեզ: Ձանգահարե՛ք 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan): Հեռագրից օգտվողները կարող են զանգահարել 711:

Chinese: 我們提供免費的語言協助服務，解答您對我們的健康或藥物計劃的任何問題。講中文的員工會為您提供協助。請致電1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan)。聽障人士請撥打711。

Farsi: خدمات کمک زبان به صورت رایگان در دسترس شما است تا به هر سؤالی که ممکن است در مورد طرح سلامت یا داروی ما داشته باشید پاسخ دهیم. کسی که فارسی صحبت می کند می تواند به شما کمک کند. با شماره 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare) 1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). با 711 تماس می گیرند TTY تماس بگیرید. کاربران

French: Des services d'assistance de traduction, gratuits, sont à votre disposition pour répondre à toutes vos questions concernant notre régime de santé ou d'assurance pharmacie. Quelqu'un qui parle le Français peut vous aider. Appelez le 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan) Utilisateurs de téléimprimeur appelez le 711.

French Creole: Sèvis asistans nan lang, gratis, disponib pou reponn nenpòt kesyon ou ta genyen sou plan sante oswa medikaman nou an. Yon moun ki pale kreol franse ka ede w. Rele 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Itilizatè TTY yo rele nan 711.

German: Sprachunterstützungsdienste stehen Ihnen kostenlos zur Verfügung, um alle Fragen zu beantworten, die Sie zu unserem Gesundheits- oder Arzneimittelplan haben könnten. Jemand, der Deutsch spricht, kann Ihnen helfen. Rufen Sie 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan) an. TTY-Benutzer wählen die Nummer 711.

Hindi: हमारी स्वास्थ्य या औषधि योजना के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए भाषा सहायता सेवाएँ निःशुल्क उपलब्ध हैं, यदि बोलने वाला कोई व्यक्ति आपकी मदद कर सकता है। कॉल 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare) /1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). TTY उपभोक्ता कॉल 711.

Hmong: Muab kev pab txhais lus pub dawb rauu koj los teb txhua nqe lus nug uas koj muaj txog rau ntawm pab qhov kev npaj duav nqi rau kev noj qab haus huv los sis tsuaj. Yuav muaj ib tug neeg uas hais tau lus Hmoob los pab koj. Hu rau 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Cov neeg TTY ces hu rau 711.

IMPORTANT NOTICES

Italian: Servizi di assistenza in lingua, offerti gratuitamente, sono disponibili per rispondere a qualsiasi domanda lei possa avere riguardo ai piani di salute o dei farmaci. Un assistente che parla italiano sarà disponibile ad aiutarla. Chiami i numeri 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare) / 1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Gli utenti di dispositivi telefonici per sordi possono chiamare il 711.

Japanese: 言語支援サービスが無料でご利用いただけます、あなたの健康あるいは薬計画に関する質問に回答いたします。日本語を話せる方がサポートいたします。1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare) / 1-866-406-1182 (CORE, UC Care, UC Health Savings Plan)にお電話ください。TTYユーザーは 711にお電話ください

Khmer: សេវាជំនួយភាសាឥតគិតថ្លៃសម្រាប់អ្នកដើម្បីជួយសំណួរណាមួយដល់អ្នកប្រហែលជាមានអំពីផែនការសុខភាព ឬផែនការថ្នាំ។ មានភ័ស្តុតាងខ្មែរដែលអាចជួយអ្នកបាន។ ទូរស័ព្ទទៅ 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare) / 1-866-406-1182 (CORE, UC Care, UC Health Savings Plan)។ អ្នកប្រើប្រាស់ TTY សូមទូរស័ព្ទទៅលេខ 711។

Korean: 건강 또는 의약품 보험에 관해 궁금한 사항이 있으실 경우, 무료로 이용할 수 있는 언어 지원 서비스가 제공됩니다. 한국어를 구사하는 담당자가 도와드릴 것입니다. 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare) / 1-866-406-1182 (CORE, UC Care, UC Health Savings Plan)로 전화주세요. TTY 사용자는 711로 전화주세요.

Polish: Darmowe usługi pomocy w różnych wersjach językowych są dostępne, jeśli chce Pan/i uzyskać odpowiedzi na dowolne pytania odnośnie do swojego zdrowia lub planu lekowego. Osoba mówiąca po polsku służy Panu/i pomocą. Zadzwoń na numer 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Użytkownicy TTY dzwonią pod numer 711.

Portuguese: Serviços de assistência linguística, gratuitos, estão à sua disposição para responder a qualquer dúvida que possa ter sobre nosso plano de saúde ou de medicamentos. Alguém que fale português pode te ajudar. Ligue para 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Usuários TTY liguem para 711.

Punjabi: ਸਾਡੀ ਸਹਿਤ ਜਾਂ ਡਰੱਗ ਯੋਜਨਾ ਬਾਰੇ ਤੁਹਾਡੇ ਕੋਲ ਵੀ ਸਵਾਲ ਦਾ ਜਵਾਬ ਦੇਣ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਮੁਫਤ ਹਨ ਅਤੇ ਤੁਹਾਡੇ ਲਈ ਉਪਲਬਧ ਹਨ। ਕੋਈ ਵਾਇਕਤੀ ਜੋ ਪੰਜਾਬੀ ਬੋਲਦਾ ਹੈ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦਾ ਹੈ। 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan) 'ਤੇ ਕਾਲ ਕਰੋ। ਟੀ.ਟੀ.ਵਾਇ ਉਪਭੋਗਤਾ 711 'ਤੇ ਕਾਲ ਕਰ ਸਕਦੇ ਹਨ।

Russian: Вам доступны бесплатные услуги языковой помощи, в которых вы сможете найти ответы на любые ваши вопросы о нашем плане медицинского обслуживания или лекарств. Сотрудник, который владеет русским, может вам помочь. Звоните по телефону 1-844-437-0486. (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Пользователи TTY звонят по телефону 711.

Spanish: Los servicios de asistencia lingüística, gratuitos, están a tu disposición para responder cualquier pregunta que puedas tener sobre nuestro plan de salud o medicamentos. Alguien que hable español puede ayudarte. Llama al 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/ 1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Los usuarios sordomudos pueden llamar al 711.

Tagalog: Ang mga serbisyong tulong sa linguahe, na walang bayad, ay maaari mong magamit para masagot ang anumang katanungan na mayroon ka patungkol sa iyong plano sa kalusugan o gamot. Mayroon kaming taong marunong mag-Tagalog na maaaring tumulong sa iyo. Tumawag sa 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Tumawag sa 711 kung TTY user.

Thai: หากท่านมีคำถามเกี่ยวกับแผนสุขภาพหรือแผนการรักษาของเรา ท่านสามารถใช้บริการให้ความช่วยเหลือด้านภาษาของเราได้โดยไม่มีค่าใช้จ่ายเพื่อรับความช่วยเหลือจากบุคลากรที่พูดภาษาไทยได้ โปรดติดต่อมาซึ่งหมายเลข 1-844-437-0486 (สำหรับแผน UC Medicare PPO, UC High Option Supplement to Medicare) หรือ 1-866-406-1182 (สำหรับแผน CORE, UC Care, UC Health Savings Plan). สำหรับผู้ใช้งาน TTY โปรดติดต่อ 711.

Vietnamese: Các dịch vụ hỗ trợ ngôn ngữ, miễn phí, sẵn có cho quý vị để trả lời bất kỳ câu hỏi nào mà quý vị có thể có về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Ai đó nói được tiếng Việt có thể giúp bạn. Gọi 1-844-437-0486 (UC Medicare PPO, UC High Option Supplement to Medicare)/1-866-406-1182 (CORE, UC Care, UC Health Savings Plan). Người dùng TTY vui lòng gọi 711.

THE WOMEN'S HEALTH AND CANCER RIGHTS ACT ANNUAL NOTIFICATION OF RIGHTS

The Women's Health and Cancer Rights Act of 1998 (Women's Health Act) requires group medical plans such as those offered by UC that provide coverage for mastectomies to also provide certain related benefits or services.

Under a UC-sponsored medical plan, a plan member (employee, retiree or eligible family member) who receives a mastectomy and elects breast reconstruction in connection with the mastectomy must be eligible to receive coverage for the following: reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and treatment of physical complications of the mastectomy, including lymphedema.

Coverage will be provided in a manner determined in consultation with the patient's physician and is subject to the same deductibles, coinsurance and copayments that apply to other medical or surgical benefits covered under the plan.

If you have questions, please contact your medical plan carrier or refer to your carrier's plan booklet for specific coverage.

UNIVERSITY OF CALIFORNIA HEALTHCARE PLAN NOTICE OF PRIVACY PRACTICES — SELF-FUNDED PLANS

The University of California offers various health care options to its employees and retirees, and their eligible family members, through the UC Healthcare Plan. Several options are self-funded group health plans for which the University acts as its own insurer and provides funding to pay the claims; these options are referred to as the “Self-Funded Plans.” The Privacy Rule of the federal Health Insurance Portability and Accountability Act of 1996, also known as HIPAA, requires the Self-Funded Plans to make a Notice of Privacy Practices available to plan members. The University of California Healthcare Plan Notice of Privacy Practices–Self-Funded Plans (Notice) describes the uses and disclosure of protected health information, members’ rights and the Self-Funded Plans’ responsibilities with respect to protected health information.

UC’s Self-Funded Plans for 2025 include: Delta Dental PPO, CORE, UC Care, UC Health Savings Plan, UC High Option Supplement to Medicare, UC Medicare PPO and UC Medicare PPO without Prescription Drugs.

A copy of the updated Notice is posted at ucal.us/hipaa or you may obtain a paper copy of this Notice by calling the UC Healthcare Plan Privacy Officer at 800-888-8267, press 9. The Notice was updated to reflect the current health care plan options effective Jan. 1, 2025.

If you have questions, or for further information regarding this privacy Notice, contact the UC Healthcare Plan HIPAA Privacy Officer at 800-888-8267, press 9.

COMPLAINTS

If you believe your privacy rights have been violated, you may file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 877-696-6775 or visiting hhs.gov/ocr/privacy/hipaa/complaints. You will not be retaliated against for filing a complaint.

TERMS AND CONDITIONS

The Terms and Conditions governing participation in UC-sponsored health and welfare plans can be found on the Open Enrollment website: ucal.us/oe. Ask your local benefits office for a copy if you don’t have access to a computer.

OTHER NOTICES ONLINE

Under HIPAA (Health Insurance Portability and Accountability Act of 1996), you may have additional opportunities outside of Open Enrollment to enroll in a UC-sponsored medical plan — for instance, if you have lost eligibility for coverage in another plan. However, certain conditions apply. See the full HIPAA notice on the Open Enrollment website (ucal.us/oe).

IMPORTANT NOTICES

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from its Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877-KIDS NOW or insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under UC’s plan, UC will permit you to enroll in UC’s plan, if you are not already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

Health Insurance Premium Payment (HIPP) Program
Website: dhcs.ca.gov/hipp, Phone: 916-445-8322, Fax: 916-440-5676
Email: hipp@dhcs.ca.gov

If you live outside of California, please visit ucal.us/chipra for a list of states that currently provide premium assistance. The list is effective as of July 31, 2024, and includes contact information.

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor
Employee Benefits Security
Administration**
dol.gov/agencies/ebsa
866-444-EBSA (3272)

**U.S. Department of Health and
Human Services
Centers for Medicare & Medicaid
Services**
cms.hhs.gov
877-267-2323, Menu Option 4,
Ext. 61565

By authority of The Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits — particular rules and eligibility requirements must be met before benefits can be received. 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. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607, and for faculty to the Office of Academic Personnel, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

