



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.



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

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.

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.

