

# Which medical plan is right for you?

UNIVERSITY  
OF  
CALIFORNIA



2025 QUICK-REFERENCE GUIDE

## Employee Medical Plan Costs

UC will continue to pay the greater portion of monthly medical plan premiums in 2025, and employees will pay the balance as shown in the tables.

## Four Rate Levels Based on Salary

Four rate tables (“pay bands”) are shown here. Your pay band, and thus your premium, is based on your full-time salary rate as of January 1, 2024. UC provides larger monthly employer contributions for those earning less to help keep premium costs from becoming a burden.

## Retiree Medical Plan Costs

Retirees can find their monthly premiums for the medical plans listed here online at [ucal.us/retireepremiums](https://ucal.us/retireepremiums)

**FOR THOSE WITH FULL-TIME SALARY RATE OF \$71,000 OR LESS**

PLAN	S	+ C	+A	+ C, A
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	S	+ C	+A	+ C, A
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

S: Self +C: Self Plus Child(ren) +A: Self Plus Adult + C, A: Self Plus Child(ren) and Adult

**FOR THOSE WITH FULL-TIME SALARY RATE OF \$140,001 TO \$210,000**

PLAN	S	+ C	+A	+ C, A
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	S	+ C	+A	+ C, A
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

S: Self +C: Self Plus Child(ren) +A: Self Plus Adult + C, A: Self Plus Child(ren) and Adult

# Medical Benefits Summary: 2025

(Non-Medicare)

PLAN	COSTS		
	Calendar Year Deductible	Health Savings Account (HSA) (UC Contribution)	Annual Out-of-Pocket Maximum <sup>4</sup>
<b>UC Blue &amp; Gold HMO</b> (HMO) 1-800-539-4072	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$1,000 Family (3 persons or more): \$3,000
<b>Kaiser—CA</b> (HMO) 1-800-464-4000 1-800-324-9208 (Prospective Members)	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$1,500 Family (2 persons or more): \$3,000
<b>UC Care Tier 1 In-Network: UC Select</b> (PPO) 1-866-406-1182	\$0	Plan not eligible for HSA but eligible for FSA	Individual: \$6,100 <sup>1</sup> Family: \$9,700 <sup>1</sup>
<b>UC Care Tier 2 In-Network: Anthem Preferred</b> (PPO) 1-866-406-1182	Individual: \$500 <sup>1</sup> Family: \$1,000 <sup>1</sup>	Plan not eligible for HSA but eligible for FSA	Individual: \$7,600 <sup>1</sup> Family: \$14,200 <sup>1</sup>
<b>UC Care Tier 3 Out-of-Network</b> (PPO) 1-866-406-1182	Individual: \$750 <sup>1</sup> Family: \$1,750 <sup>1</sup>	Plan not eligible for HSA but eligible for FSA	Individual: \$9,600 <sup>1</sup> Family: \$20,200 <sup>1</sup>
<b>UC Health Savings Plan In-Network</b> (PPO) 1-866-406-1182	Individual Coverage: \$1,650 <sup>2</sup> Family Coverage: \$3,300 <sup>2</sup> (You may use your HSA funds to pay for your deductible and other eligible out-of-pocket expenses.)	Employee: up to \$500 <sup>3</sup> Employee & Adult: up to \$1,000 <sup>3</sup> Employee & Children: up to \$1,000 <sup>3</sup> Family: up to \$1,000 <sup>3</sup>	Individual Coverage: \$4,000 Family Coverage: \$6,400
<b>UC Health Savings Plan Out-of-Network</b> (PPO) 1-866-406-1182	Individual Coverage: \$2,600 <sup>2</sup> Family Coverage: \$5,200 <sup>2</sup> (You may use your HSA funds to pay for your deductible and other eligible out-of-pocket expenses.)	Employee: up to \$500 <sup>3</sup> Employee & Adult: up to \$1,000 <sup>3</sup> Employee & Children: up to \$1,000 <sup>3</sup> Family: up to \$1,000 <sup>3</sup>	Individual Coverage: \$8,000 Family Coverage: \$16,000
<b>CORE</b> (PPO) 1-866-406-1182	Individual: \$3,000	Plan not eligible for HSA but eligible for FSA	Individual: \$6,350 Family: \$12,700

## DEFINITIONS

### CALENDAR YEAR DEDUCTIBLE

The amount you must pay for medical services before the plan will provide benefits.

### ANNUAL OUT-OF-POCKET MAXIMUM

The amount you must pay during the calendar year before the plan will pay 100% of covered charges. Some expenses do not apply toward the maximum; see the plan's Summary Plan Description (SPD) or Benefit Booklet.

### COPAYMENTS

Shown in dollars; represents the amount you pay.

### COINSURANCE

Shown as a percentage; represents the percentage of the allowable amount you pay.

### ALLOWABLE AMOUNT

The dollar amount considered payment-in-full for services provided by the health plan carrier's network of healthcare providers. (Out-of-network providers may bill members for amounts in excess of the allowable amount.)

<sup>1</sup> UC Care deductible and out-of-pocket maximums do not cross-accumulate for in-network and out-of-network services. The UC Select and Anthem Preferred out-of-pocket maximum do cross-accumulate.

<sup>2</sup> In-network expenses count toward meeting the out-of-network deductible, but out-of-network expenses do not count toward meeting the in-network deductible (except for authorized ambulance and emergency medical services).

<sup>3</sup> This assumes you are covered January 1, 2025. If you enroll later in the year, the UC contribution is prorated.

<sup>4</sup> The annual out-of-pocket maximum combines medical, behavioral health, and prescription drugs. Kaiser and Optum do not coordinate costs for behavioral health.

# Medical Benefits Summary: 2025

(Non-Medicare)

PLAN	HOSPITAL SERVICES					PHYSICIAN VISITS					
	Inpatient	Surgeon/ Assistant Surgeon	Emergency Room	Ambulance	Urgent Care	Office Visit	Hospital Visit	Preventive Physical Exam	Maternity Outpatient Care	Maternity Inpatient Care	Well Baby Care
<b>UC Blue &amp; Gold HMO</b> (HMO)	\$250 copayment per admittance	No charge	\$125 (waived if admitted)	No charge	\$30	\$30	No charge	No charge	No charge	\$250 copayment per admittance	No charge
<b>Kaiser—CA</b> (HMO)	\$250 copayment per admittance	No charge	\$125 (waived if admitted)	No charge	\$30	\$30	No charge	No charge	No charge	\$250 copayment per admittance	No charge
<b>UC Care In-Network: UC Select</b> (PPO)	\$250 copayment	No charge	Facility: \$300 copay per visit not resulting in admission, \$250 if admitted ER Physician Services: No charge (not subject to calendar year deductible)	N/A (services covered under Anthem Preferred)	\$30	\$30	No charge	No charge	\$30 (initial visit only)	\$250 copayment per admittance	No charge
<b>UC Care In-Network: Anthem Preferred</b> (PPO)	30%	30%	Facility: \$300 copay per visit not resulting in admission, \$250 if admitted ER Physician Services: No charge (not subject to calendar year deductible)	\$200/trip (not subject to calendar year deductible)	\$30 (not subject to calendar year deductible)	30%	30%	No charge (not subject to calendar year deductible)	30%	30%	No charge (not subject to calendar year deductible)
<b>UC Care Out-of-Network</b> (PPO)	50% (non-preferred hospitals subject to maximum payment of \$300/day)	50%	Facility: \$300 copay per visit not resulting in admission, \$250 if admitted ER Physician Services: No charge (not subject to calendar year deductible)	\$200/trip (not subject to calendar year deductible)	50%	50%	50%	50% <sup>11</sup>	50% <sup>11</sup>	50% (non-preferred hospitals subject to maximum payment of \$300/day)	50%
<b>UC Health Savings Plan In-Network</b> (PPO)	20%	20%	20%	20%	20% after deductible	20%	20%	No charge (not subject to calendar year deductible)	20%	20%	No charge (not subject to calendar year deductible)
<b>UC Health Savings Plan Out-of-Network</b> (PPO)	40% (out-of-network hospitals subject to maximum payment of \$360/day)	40%	20%	20%	40% after deductible	40%	40%	40% <sup>11</sup>	40%	40% (out-of-network hospitals subject to maximum payment of \$360/day)	40%
<b>CORE</b> (PPO)	20% (out-of-network hospitals subject to maximum payment of \$480/day)	20%	20%	20%	20% after deductible	20%	20%	No charge (not subject to calendar year deductible)	20%	20% (out-of-network hospitals subject to maximum payment of \$480/day)	No charge (not subject to calendar year deductible)

# Medical Benefits Summary: 2025

(Non-Medicare)

PLAN	OTHER BENEFITS						
	Hospice Inpatient and Outpatient	Home Health Care	Skilled Nursing Facility	Outpatient X-Ray and Lab	Eye Exams	Chiropractor	Acupuncture
<b>UC Blue &amp; Gold HMO</b> (HMO)	No charge	No charge	No charge (up to 100 days/ calendar year)	No charge	\$30 (no charge if part of a preventive care exam)	\$20 (24-visit limit/ calendar year combined with acupuncture)	\$20 (24-visit limit/calendar year combined with chiropractor)
<b>Kaiser—CA</b> (HMO)	No charge	No charge (up to 100 visits/calendar year)	No charge (up to 100 days/ calendar year)	No charge	No charge if part of a routine physical exam	\$15 (24-visit limit/ calendar year combined with acupuncture)	\$15 (24-visit limit/calendar year combined with chiropractor)
<b>UC Care In-Network: UC Select</b> (PPO)	N/A (services covered under Anthem Preferred)	N/A (services covered under Anthem Preferred)	N/A (services covered under Anthem Preferred)	\$30	No charge if part of a routine physical exam, otherwise \$30	N/A (services covered under Anthem Preferred)	N/A (services covered under Anthem Preferred)
<b>UC Care In-Network: Anthem Preferred</b> (PPO)	30%	30% (up to 100 visits/ calendar year)	30% (up to 100 days/ calendar year)	30%	No charge if part of a routine physical exam, otherwise 30%	30% (preferred providers and 24-visit limit/ calendar year combined with acupuncture)	30% (preferred providers and 24-visit limit/ calendar year combined with chiropractor)
<b>UC Care Out-of-Network</b> (PPO)	50% (non-preferred hospitals subject to maximum payment of \$300/day)	50% (up to 100 days/ calendar year). If authorized, paid at Anthem Preferred tier.	50% (up to 100 days/ calendar year). If authorized, paid at Anthem Preferred tier; otherwise, subject to maximum payment of \$300/ day.	50%	50%	50% (up to allowed amount and 24-visit limit/calendar year combined with acupuncture)	30% (up to allowed amount and 24-visit limit/calendar year combined with chiropractor)
<b>UC Health Savings Plan In-Network</b> (PPO)	20%	20% (up to 100 visits/ calendar year)	20% (up to 100 days/calendar year)	20%	No charge if part of a routine physical exam, otherwise 20%	20% (24-visit limit/ calendar year combined with acupuncture)	20% (24-visit limit/calendar year combined with chiropractor)
<b>UC Health Savings Plan Out-of-Network</b> (PPO)	Not covered unless prior authorized. If authorized, in-network benefit applies.	Not covered unless prior authorized. If authorized, in-network benefit applies.	20% (up to 100 days/calendar year)	40%	40%	40% (up to allowed amount and 24-visit limit/calendar year combined with acupuncture)	20% (up to allowed amount and 24-visit limit/calendar year combined with chiropractor)
<b>CORE</b> (PPO)	20%	20% (up to 100 visits/ calendar year) (out-of-network not covered)	20% (up to 100 days/calendar year)	20%	No charge if part of a routine physical exam with an in-network provider, otherwise 20%	20% (24-visit limit/ calendar year combined with acupuncture)	20% (24-visit limit/calendar year combined with chiropractor)

# Medical Benefits Summary: 2025

(Non-Medicare)

PLAN	PRESCRIPTION DRUGS		BEHAVIORAL HEALTH <sup>10</sup>			
	Retail (Up to 30-day supply)	Mail Order (Up to 90-day supply)	Mental Health Inpatient	Mental Health Outpatient Visits	Substance Use Inpatient	Substance Use Outpatient Visits
<b>UC Blue &amp; Gold HMO</b> (HMO)	Generic: \$10 <sup>9</sup> Brand: \$30 <sup>5,9</sup> Non-Formulary: \$50 <sup>5,9</sup> Specialty Drug: 30% up to \$150 max per prescription	Generic: \$20 Brand: \$60 <sup>5</sup> Specialty: N/A Non-Formulary: \$100 <sup>5</sup>	\$250 copayment per admittance or course of treatment (preauthorization required)	Visits 1–3: No copayment Visits 4+: \$30 (other outpatient services: \$0 copay for 4+ visits)	\$250 copayment per admittance or course of treatment (preauthorization required)	Visits 1–3: No copayment Visits 4+: \$30 (other outpatient services: \$0 copay for 4+ visits)
<b>Kaiser—CA</b> (HMO)	Generic: \$10 Preferred Brand: \$30 Non-preferred Brand: \$30 Specialty: 30% coinsurance up to \$150 per prescription	Up to a 100-day supply Generic: \$20 Preferred Brand: \$60 Non-preferred Brand: \$60 Specialty: availability varies	Kaiser: \$250 copayment per admittance Optum: \$250 copayment per admittance or course of treatment (preauthorization required)	Kaiser: \$30 for individual visit; \$15 for group visit. Optum: Visits 1–3: No copayment. Visits 4+: \$30	Kaiser: \$250 copayment per admittance Optum: \$250 copayment per admittance or course of treatment (preauthorization required)	Kaiser: \$30 for individual visit; \$5 for group visit. Optum: Visits 1–3: No copayment. Visits 4+: \$30
<b>UC Care In-Network: UC Select</b> (PPO)	At Navitus network pharmacies: Tier 1: \$10 <sup>6,7,9</sup> Tier 2: \$30 <sup>6,7,9</sup> Tier 3: \$50 <sup>6,7,9</sup>	Tier 1: \$20 <sup>6,7</sup> Tier 2: \$60 <sup>6,7</sup> Tier 3: \$100 <sup>6,7</sup>	\$250 copayment per admittance or course of treatment	Visits 1–3: No copayment Visits 4+: \$30	\$250 copayment per admittance or course of treatment	Visits 1–3: No copayment Visits 4+: \$30
<b>UC Care In-Network: Anthem Preferred</b> (PPO)	At Navitus network pharmacies: Tier 1: \$10 <sup>6,7,9</sup> Tier 2: \$30 <sup>6,7,9</sup> Tier 3: \$50 <sup>6,7,9</sup>	Tier 1: \$20 <sup>6,7</sup> Tier 2: \$60 <sup>6,7</sup> Tier 3: \$100 <sup>6,7</sup>	\$250 copayment per admittance or course of treatment	Visits 1–3: No copayment Visits 4+: \$20	\$250 copayment per admittance or course of treatment	Visits 1–3: No copayment Visits 4+: \$30
<b>UC Care Out-of-Network</b> (PPO)	50% (of billed charges per prescription) <sup>8</sup>	Not covered	50% Additional \$250 copayment for failure to preauthorize	50%	50% Additional \$250 copayment for failure to preauthorize	50%
<b>UC Health Savings Plan In-Network</b> (PPO)	20% <sup>8,9</sup>	20% <sup>8</sup>	20%	20%	20%	20%
<b>UC Health Savings Plan Out-of-Network</b> (PPO)	40% <sup>8</sup>	Not covered	40% \$250 for failure to preauthorize	40%	40% \$250 for failure to preauthorize	40%
<b>CORE</b> (PPO)	20% <sup>8,9</sup>	Preferred: 20% <sup>8</sup> Non-preferred: Not covered	20%	20%	20% Additional \$250 copayment for failure to preauthorize with an out-of-network provider	20%

**Note:** Benefits show what member pays.

**This is a summary only.** Important details—such as limitations, exclusions, exceptions, and other qualifiers—may not be included. For detailed information, call the plan or see their website for specific benefits, benefits when traveling overseas, provider information, and plan booklets.

**Service areas:** To determine if a medical plan provides service where you live, call the plan directly.

**For plan website links,** visit [ucal.us/plancontacts](http://ucal.us/plancontacts)

Anthem Blue Cross is the medical plan administrator and Navitus is the pharmacy benefit manager of the UC Care, UC Health Savings, and CORE plans.

Health Net is the administrator of the UC Blue & Gold HMO plan.

<sup>5</sup> When a generic drug is available and you or your physician choose the brand name drug, the drug will not be covered by the plan. If you obtain a brand name drug in this scenario, you will be responsible for 100% of the cost and it will not count towards your annual out-of-pocket maximum. With prior authorization, exceptions for medical necessity can be made and you pay the non-formulary (Tier 3) copay.

<sup>6</sup> The Navitus prescription drug formulary classifies (and charges for) medications by tier, as follows:

Tier 1—Preferred generics and some lower cost brand products

Tier 2—Preferred brand products and some high cost non-preferred generics

Tier 3—Non-preferred products (could include some high cost non-preferred generics)

<sup>7</sup> When a generic drug is available and you or your physician choose the brand-name drug, you must pay the applicable brand copay plus the difference between the cost of the brand-name drug and the generic equivalent. With prior authorization, exceptions for medical necessity can be made and you pay the Tier 3 (Non-preferred) copay.

<sup>8</sup> When a generic drug is available and you or your physician choose the brand-name drug, you must pay coinsurance on the cost of the brand drug plus the difference between the cost of the brand-name drug and the generic equivalent. With prior authorization, exceptions for medical necessity can be made and you pay coinsurance on the cost of the brand-name drug.

<sup>9</sup> 90-day supply available for maintenance medication at UC Medical Center pharmacies at plan's mail order copay benefit level. UC Blue & Gold HMO plan members can access this benefit at CVS walk-up pharmacies. UC PPO plan members can also access this benefit at additional Navitus Preferred Retail Pharmacies.

<sup>10</sup> PPO members receive behavioral health benefits through their medical plan. UC Blue & Gold HMO members receive behavioral health benefits through Health Net Behavioral Health. Kaiser members have access to the Kaiser benefit shown, in addition to the Optum in-network benefits and network of providers.

<sup>11</sup> Note about out-of-network providers: In addition to any deductible and coinsurance, you are responsible for any billed charge that exceeds Anthem's maximum allowed amount for services. These additional amounts do not apply toward your out-of-pocket maximum.

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).

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

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, 5th Floor, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607.