

2024 Retiree Open Enrollment Highlights

Presented by:

UCLA Health Care Facilitator Program

Erika Castillo and Debra Wells

Agenda

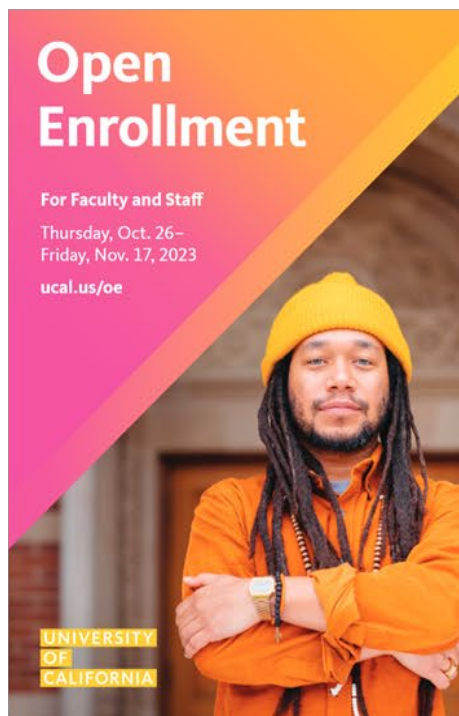
- Open Enrollment Overview
- UC Medicare Requirements
- Non-UC Medical Plan Overview
- Tools, Resources and How to Make Changes
- Getting Help
- Conclusion

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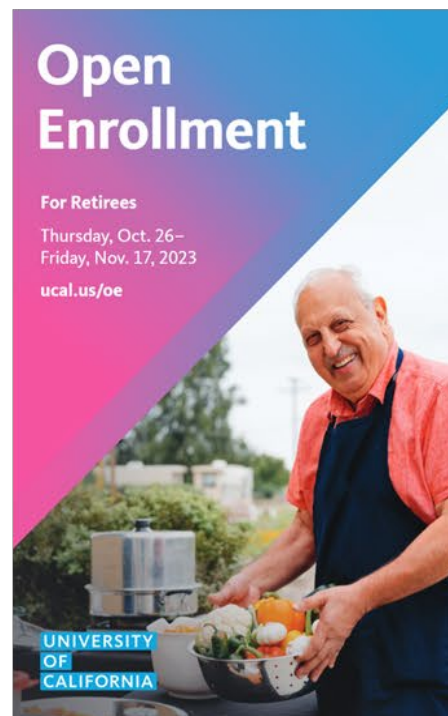
Open Enrollment Materials

October 19: Open Enrollment Materials Mailed

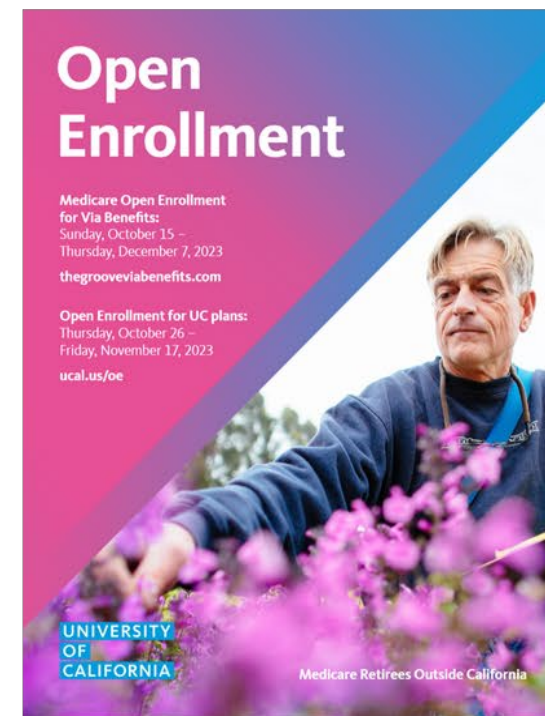
Data pulled: September 28, 2023



Faculty and staff packet



Retiree packet



Out-of-state Medicare retiree
(Via Benefits) booklet

Open Enrollment Materials

Open Enrollment

For Faculty and Staff

Thursday, Oct. 26 –
Friday, Nov. 17, 2023

ucal.us/oe



UNIVERSITY OF CALIFORNIA

ALEX — UC's virtual benefits counselor — can help, too. Answer a few questions and ALEX will provide rates specific to you, as well as estimates of out-of-pocket costs for care and side-by-side plan comparisons. Scan the QR code below or go to start.mylife.com/uc to get started.

Need help choosing a plan? Ask Alex!

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
- ☐ Enroll or re-enroll in your pre-tax Flexible Spending Accounts
- ☐ If you're enrolled in the UC Health Savings Plan, reassess your Health Savings Account contribution
- ☐ Make your elections on UCPath by Friday, Nov. 17 at 5 p.m.

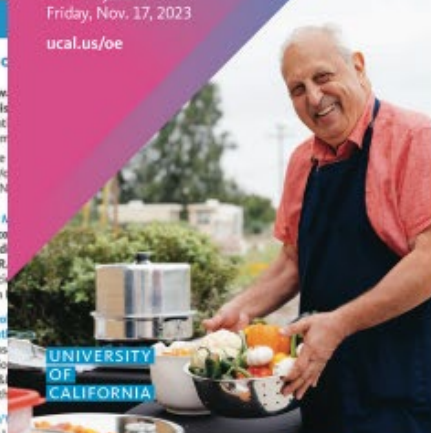
Can't get to a computer? Call the UCPath Center at 855-982-7284.

Open Enrollment

For Retirees

Thursday, Oct. 26 –
Friday, Nov. 17, 2023

ucal.us/oe



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WHAT'S CHANGING FOR 2024

MEDICAL

It's hard to escape rising costs — and health care is no exception. To help keep medical coverage affordable for retirees in the face of dramatic increases in costs, UC is boosting its contribution to medical plan premiums for 2024.

Despite UC's growing investment in benefits, contributions from retirees may be higher next year — with big increases for some medical plans. UC will offer the same Medicare and non-Medicare plans in 2024, but look carefully at your options and costs to make sure you're in the right plan for you and your family.

A provision of the Inflation Reduction Act (IRA) will take effect Jan. 1, 2024, enhancing coverage for Medicare participants with high prescription costs. Medicare participants who reach the catastrophic coverage phase will no longer be responsible for any Part D out-of-pocket drug costs.

Look inside for this year's retiree contributions and a comparison of UC's Medicare plans. Visit ucal.us/oe for details and for resources to help you understand your options.

OTHER BENEFITS

There are no significant changes for UC's non-medical benefits for 2024. UC will continue to offer dental, vision, legal and accidental death and dismemberment coverage for retirees who are eligible. See page 5 of the enclosed booklet for 2024 premiums.

YOUR CHOICES

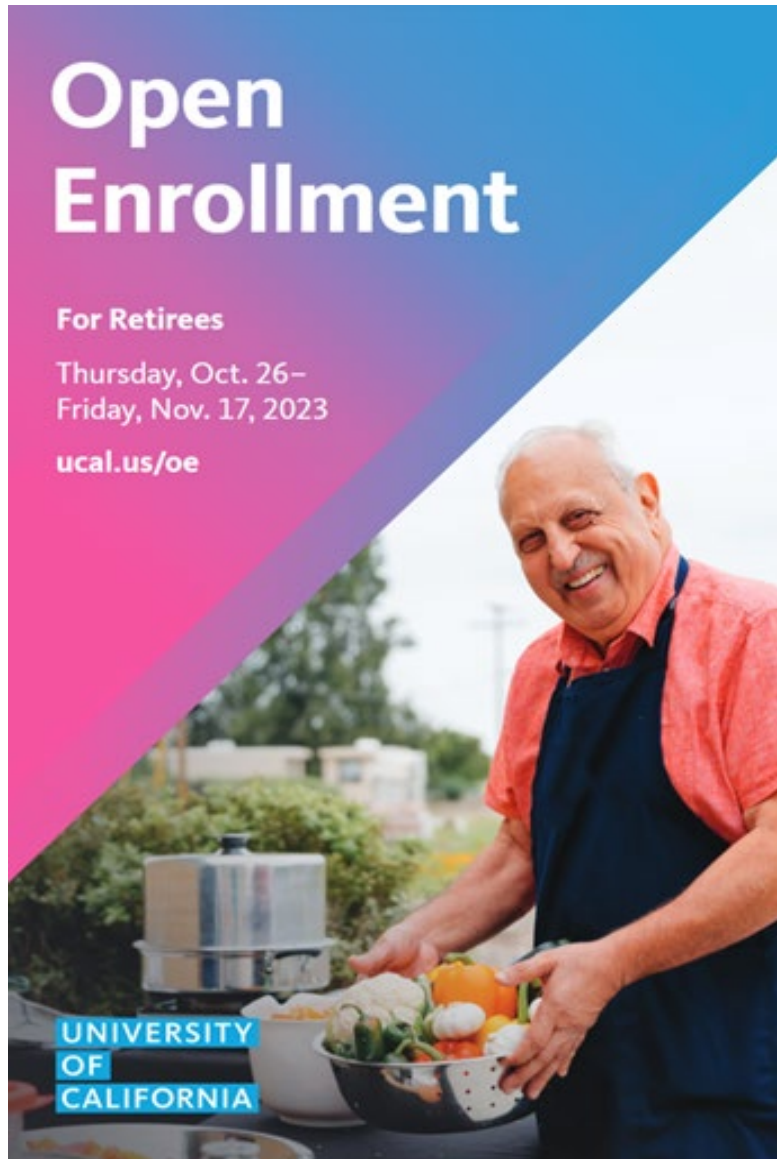
If you want to continue your current plan, you will continue to pay the premium. If you're not currently enrolled, you can enroll during Open Enrollment.

- ☐ For ALEX — UC's virtual benefits counselor — can help, too. Answer a few questions and ALEX will provide rates specific to you, as well as estimates of out-of-pocket costs for care and side-by-side plan comparisons. Scan the QR code below or go to start.mylife.com/uc to get started.
- ☐ Enroll or re-enroll in your pre-tax Flexible Spending Accounts
- ☐ If you're enrolled in the UC Health Savings Plan, reassess your Health Savings Account contribution
- ☐ Make your elections on UCPath by Friday, Nov. 17 at 5 p.m.

Can't get to a computer? Call the UCPath Center at 855-982-7284.

UC Retirement Administration Service Center assistance for people with speech or hearing impairments. Please call 711 and provide the RASC telephone number (800-888-8267) to receive assistance.

Open Enrollment Materials



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Human Resources
P.O. Box 24570
Oakland, CA 94623-1570

Presorted
First Class Mail
U.S. Postage Paid
Oakland, CA
Permit No. 208

85

RETIREE NAME
ADDRESS
CITY, STATE ZIP

A red arrow points from the top right corner of the form to the address field.

New Deadline!

Open Enrollment changes must be completed by
November 17, 2023 at 5:00 p.m. PST

Do not get your deadlines confused!

University of CA's Open Enrollment

Starts: October 26, 2023

Ends: November 17, 2023

Medicare's Open Enrollment

Starts: October 15, 2023

Ends: December 7, 2023

There are no pre-existing
condition exclusions!

What happens if you do nothing?

If you are satisfied with your current health plans, and do not make any open enrollment changes, your current plan selections will **automatically** continue for next year.

Things to consider for next year

- ✓ *Are you satisfied with your current medical and dental plan provider options?*
- ✓ *Have you recently married or added a new family member?*
- ✓ *Are you aging into Medicare next year?*
- ✓ *Have your health needs changed or do you need more flexibility?*

Change/Unsuspend

- Medical plans
- Dental plans

Add or Remove

- Spouse
- Same-Gender Domestic Partner
- Opposite-Gender Domestic Partner
- Children
- Stepchild
- Grandchild
- Legal ward

Enroll

- Vision Plan
- ARAG Legal Plan

Premiums

Understanding Your Premium

YOUR MONTHLY MEDICAL PREMIUM COSTS

Medical plan costs are increasing significantly next year — for UC, and for most employers. Some premium costs will be much higher in 2024, so consider your options carefully before making a decision to stay with your current plan or make a change.

These monthly costs apply to retirees eligible to receive **100%** of the UC/employer contribution toward the premium for each plan. If you are subject to graduated eligibility for retiree medical insurance and receive less than 100% of the UC contribution, your costs may be higher than those listed here. You can find your 2024 premium costs on UCRAYS during Open Enrollment.

Plan Cost Key

\$0.00

— Your Premium

\$164.90

— Medicare Part B Reimbursement

Medicare Part B reimbursement may apply if your premium cost is \$0.00. If applicable, UC will reimburse you based on a Medicare Part B premium of up to \$164.90 per person. Reimbursements vary and are added automatically to your monthly retirement payment.

Note: You must be current on your Medicare Part B premium payments to Social Security for this reimbursement.

S: Self

+A: Self Plus Adult

+C: Self Plus Child(ren)

+F: Self Plus Adult and Child(ren)

Understanding Your Deductions

Retiree Only - UC Blue and Gold	
MED MBR PREM	\$270.83
DEN MBR PREM	\$0.00
MED ER PREM	\$613.13
DEN ER PREM	\$44.24

Retiree Only - UC Medicare Choice	
MED MBR PREM	\$0.00
DEN MBR PREM	\$0.00
MED ER PREM	\$249.21
DEN ER PREM	\$44.24
MEDICARE REIMBURSEMENT	\$84.01

MED = Medical
DEN - Dental
MBR - Member
ER = Employer
PREM = Premium

2024 Retiree **Non-Medicare** Premiums

Medical Plans	Self		Self + Child(ren)		Self + Adult		Self + Adult + Child(ren)	
	2023	2024	2023	2024	2023	2024	2023	2024
CORE (Anthem)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Kaiser Permanente — California	\$189.91	\$232.44	\$341.84	\$418.38	\$450.34	\$544.02	\$602.27	\$729.96
UC Blue & Gold HMO (Health Net)	\$270.83	\$295.49	\$487.50	\$531.88	\$620.27	\$676.43	\$836.94	\$912.82
UC Care (Anthem)	\$355.49	\$415.21	\$639.88	\$747.38	\$798.05	\$927.84	\$1,082.44	\$1,260.01
UC Health Savings Plan (Anthem)	\$168.11	\$346.66	\$302.60	\$623.99	\$404.56	\$783.89	\$539.05	\$1,061.22

Non-Medicare = Under age 65 and not enrolled in Medicare.

2024 Retiree Medicare Premiums – All Medicare

Medicare Plans		Self in Medicare		Self + Adult or Self + Child(ren) Both in Medicare		Self + Adult + Child(ren) All in Medicare	
		2023	2024	2023	2024	2023	2024
Kaiser Permanente Senior Advantage	Your Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$119.70	\$122.55	\$239.40	\$245.10	\$359.10	\$367.65
UC High Option Supplement to Medicare (Anthem)	Your Premium	\$210.80	\$312.70	\$421.60	\$625.40	\$632.40	\$938.10
	Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
UC Medicare Choice (United Healthcare (UHC))	Your Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$84.01	\$20.89	\$168.02	\$41.78	\$252.03	\$62.67
UC Medicare PPO (Anthem)	Your Premium	\$116.63	\$90.21	\$233.26	\$180.42	\$349.89	\$270.63
	Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
UC Medicare PPO without Prescription Drugs (Anthem)	Your Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$170.10	\$164.90	\$340.20	\$329.80	\$510.30	\$494.70

All Medicare = All family members are enrolled in Medicare Part A and Part B.

2024 Retiree **Non-Medicare 65+** Premiums

Medical Plans	Self		Self + Child(ren)		Self + Adult		Self + Adult + Child(ren)	
	2023	2024	2023	2024	2023	2024	2023	2024
CORE (Anthem)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Kaiser Permanente — California	\$76.71	\$87.17	\$138.07	\$156.89	\$170.93	\$262.98	\$232.29	\$332.70
UC Blue & Gold HMO (Health Net)	\$103.61	\$117.71	\$186.50	\$211.88	\$294.62	\$330.40	\$377.51	\$424.57
UC Care (Anthem)	\$255.78	\$290.58	\$460.40	\$523.05	\$607.36	\$688.07	\$811.98	\$920.54
UC Health Savings Plan (Anthem)	\$77.47	\$88.01	\$139.46	\$158.42	\$172.49	\$276.19	\$234.48	\$346.60

Non-Medicare 65+ = Over age 65 and not eligible for Medicare, per Social Security Administration.

2024 Retiree Split or Mixed Family Premiums

Medical Plans		Self + Adult (1 Adult in Medicare)		Self + Child(ren) (Adult in Medicare)		Self + Adult + Child(ren) (1 Adult in Medicare)		Self + Adult + Child(ren) (2 Adults in Medicare)	
		2023	2024	2023	2024	2023	2024	2023	2024
CORE (Anthem)/ UC Medicare PPO (Anthem)	Your Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$170.10	\$164.90	\$148.95	\$164.90	\$170.10	\$164.90	\$32.32	\$83.28
Kaiser Permanente/ Kaiser Senior Advantage	Your Premium	\$140.73	\$189.03	\$32.23	\$63.93	\$292.66	\$374.97	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$87.47	\$59.19
UC Blue & Gold (Health Net)/ UC Medicare Choice (UHC)	Your Premium	\$265.43	\$360.05	\$132.66	\$215.50	\$482.10	\$596.44	\$48.65	\$194.61
	Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
UC Care (Anthem)/ UC Medicare PPO (Anthem)	Your Premium	\$559.19	\$602.80	\$401.02	\$422.38	\$843.58	\$935.01	\$517.65	\$512.59
	Medicare Part B Reimbursement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Split or Mixed Family = Some enrolled in Medicare and some family members not enrolled in Medicare.

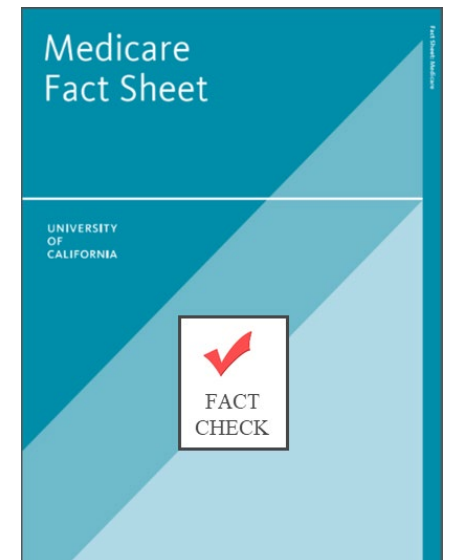
UC Medicare Requirements

Medicare and UC Medical Plans

- Medicare enrollment is **mandatory for all retirees and their family members** – if you are eligible for **premium-free** Medicare Part A. If Part A is premium-free, you **must** enroll in Medicare Part B.
- UC relies on Medicare to offset the cost of insurance.
- Retirees over age 65 without Medicare cost twice as much or more to insure.
- Medicare partially reduces the cost, which keeps the UC premiums affordable, which allows UC to continue to fund health benefits for retirees.
- To enroll in a UC-sponsored Medicare plan, your Medicare ID card **must** reflect **both Part A and Part B**.
- Failure to comply may result in penalties and permanent loss of UC-sponsored medical coverage.

Exception:

- Those who retired prior to July 1, 1991
- Retirees who reside outside of the U.S.A.
- **If you move back to the U.S.A., UC will require you to enroll in Medicare, so you may have a Medicare late enrollment penalty.**



Eligible for Medicare next year? Split or Mixed Families

Once you are retired, if you have some family members eligible for Medicare and other family members who are not currently eligible for Medicare, you're considered a split or mixed-Medicare family.

Non-Medicare Members	Required Form	Medicare Members
UC Blue and Gold (Administered by Health Net)	UBEN121	UC Medicare Choice PPO (Administered by United Healthcare)
Kaiser Permanente	UBEN127	Kaiser Senior Advantage
Core (Administered by Anthem)	UBEN123	UC Medicare PPO (Administered by Anthem)
UC Care (Administered by Anthem)	UBEN123	UC Medicare PPO (Administered by Anthem)
UC Health Savings Plan (Administered by Anthem)	UBEN100 + UBEN ???	Must choose another plan.

Each Medicare eligible family member must complete and sign their own form.

2024 Medicare Premiums

- **Medicare Part A** – Most get Part A ***PREMIUM FREE***
 - \$0 per month if you paid FICA taxes for 10 years and have 40 credits
 - \$505 per month for those with 0-29 quarters
 - \$278 per month for those with 30-39 quarters
- **Medicare Part B** – Premium based on 2022 income ***RETIREE PAYS***
 - May cost more for retirees with higher incomes
 - **Deducted from Social Security check or you pay directly/quarterly**
- **Medicare Part D** – \$0.00 (*May have a cost if higher income*) ***RETIREE PAYS***

**Medicare Part B
standard premiums
to increase by \$9.80
per month in 2024**

Individual Tax Return	File Joint Tax Return	2024 rates are based on 2022 income.	
		Part B	Part D
\$103,000 or less	\$206,000 or less	\$174.70	\$0.00
\$103,001 to \$129,000	\$206,001 to \$258,000	\$244.60 ($\$174.70 + \69.90)	\$12.90
\$129,001 to \$161,000	\$258,001 to \$322,000	\$349.40 ($\$174.70 + \174.70)	\$33.30
\$161,001 to \$193,000	\$322,001 to \$386,000	\$454.20 ($\$174.70 + \279.50)	\$53.80
\$193,001 to \$499,999	\$386,001 to \$749,999	\$559.00 ($\$174.70 + \384.30)	\$74.20
\$500,000 and above	\$750,000 and above	\$594.00 ($\$174.70 + \419.30)	\$81.00

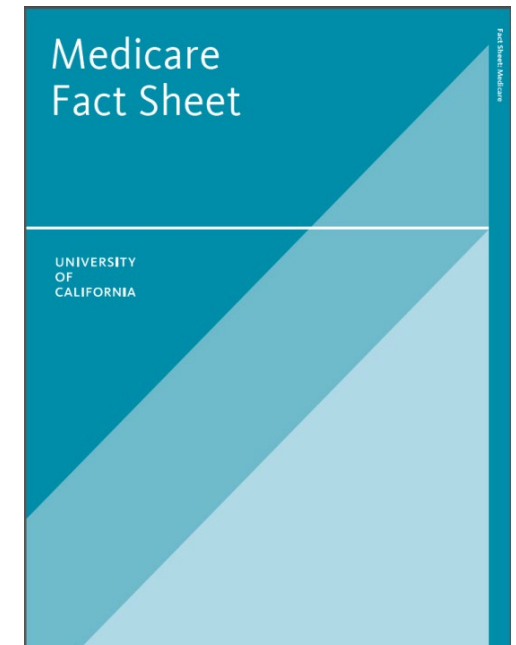
Not eligible for Medicare?

62

Currently Married: If you did not pay into Social Security, nor earned 40 credits elsewhere, you may qualify under your **current spouse** work record when they age **62**.

Currently Single: If you are currently single but was previously married at least 10 years, you may qualify under your **former spouse** if they are eligible for Social Security benefits when they age **62**.

It's very important that you know the facts about Medicare and what UC requires of you, so that you are not penalized later.

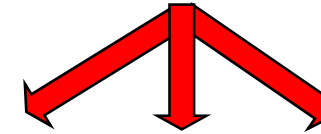


Retired – Medicare Enrollment Timeline

UC sends notice to
enroll in Medicare Part
A and B.



If no response, penalty
deducted from pension
check for 3 months.



\$419.60 \$419.60 \$419.60



65th Birthday

If you are NOT eligible for Medicare, request a denial letter from Social Security.

2024 Medical Plan Overview

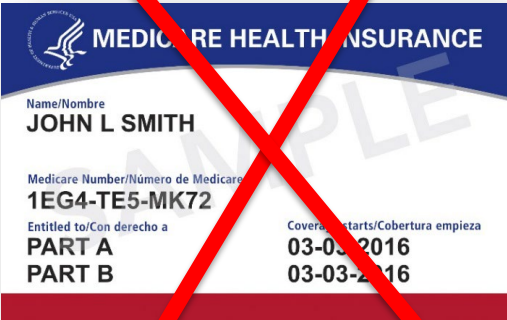
Insurance Plans offered next year

Non-Medicare Retirees	Medicare Retirees	Other Plans
ANTHEM BLUE CROSS <ul style="list-style-type: none"> ▪ UC Care (PPO) ▪ Core (PPO) ▪ UC Health Savings Plan (PPO) <i>(NOT OPEN for retirees - current members only)</i>	ANTHEM BLUE CROSS <ul style="list-style-type: none"> ▪ UC Medicare PPO ▪ UC Medicare PPO no Rx ▪ UC High Option PPO* <i>(*All members enrolled in Medicare A&B)</i>	Dental <ul style="list-style-type: none"> ▪ Delta Dental PPO ▪ DeltaCare USA (HMO)
HEALTH NET <ul style="list-style-type: none"> ▪ UC Blue and Gold (HMO) 	KAISER PERMANENTE <ul style="list-style-type: none"> ▪ Kaiser Senior Advantage Plan (HMO) 	Vision <ul style="list-style-type: none"> ▪ Vision Service Plan (VSP)
KAISER PERMANENTE <ul style="list-style-type: none"> ▪ Traditional Plan (HMO) 	UNITED HEALTHCARE <ul style="list-style-type: none"> ▪ UC Medicare Choice (Advantage PPO) 	Legal <ul style="list-style-type: none"> ▪ ARAG Legal Plan
	VIA BENEFITS (Retirees outside of CA) Plans through ViaBenefits are considered individual plans.	Life <ul style="list-style-type: none"> ▪ Prudential Life AD&D
		Pet Insurance <ul style="list-style-type: none"> ▪ Nationwide

Medical Plan options depend on where you live.



California	Outside California	Abroad
ANTHEM BLUE CROSS <ul style="list-style-type: none">■ UC Care■ *UC Health Savings Plan PPO■ Core■ UC Medicare PPO■ UC Medicare PPO no Rx■ UC High Option (all in Medicare)	ANTHEM BLUE CROSS <ul style="list-style-type: none">■ UC Care■ *UC Health Savings Plan PPO■ Core■ UC Medicare PPO■ UC Medicare PPO no Rx	ANTHEM BLUE CROSS <ul style="list-style-type: none">■ UC Care■ Core
HEALTH NET <ul style="list-style-type: none">■ UC Blue and Gold (HMO)	VIA BENEFITS (Retirees outside of CA) <p>Individual plans through ViaBenefits. VB members can enroll in Delta Dental PPO, VSP and the ARAG Legal plan using the UBEN100 form.</p>	
KAISER PERMANENTE <ul style="list-style-type: none">■ Traditional Plan (HMO)■ Senior Advantage Plan (HMO)		
UNITED HEALTHCARE <ul style="list-style-type: none">■ UC Medicare Choice (PPO)	*Not open for enrollment for retirees.	



UC Blue & Gold & UC Medicare Choice

UC Blue and Gold (HMO) Plan Changes

- Male Sterilization — Sterilization of males in provider's office or outpatient hospital setting changing from \$20 copay to **\$0 copay**.
- FDA-approved OTC contraceptive drugs and devices will **not require a prescription** to be covered at **\$0 copay**
- Behavioral Health – Administration transition from MHN to **Health Net Behavioral Health**. No impact to provider networks and benefits. Transition starts 1/1/2024
- Health Net moved from Babylon to **Teladoc** for telehealth coverage **effective 8/10/23**.
 - 1-800-TELADOC
 - www.teladoc.com
- Omada will be replaced by **Sharecare** - Eat Right Now, a digital weight loss and diabetes prevention program.
- For more information, contact the **Health Benefit Navigator** at **800-539-4072**. Monday through Friday, 8 a.m.–8 p.m. Pacific Time (PT). This is a team of experienced Health Net Customer Service representatives, dedicated to UC with extensive training on the UC Blue & Gold HMO plan.

HIGHLIGHTS:	UC BLUE & GOLD (HMO)	UC MEDICARE CHOICE (Advantage PPO)
Administered by:	Health Net	United Healthcare (UHC)
Physician Office Visit	\$20	\$20
Inpatient/Mental Health Inpatient	\$250	\$250
Outpatient Surgery	\$100	\$100
Emergency Room Services	\$125	\$65
Prescription Drugs 90-day at UC pharmacy/CVS = 2 copays	Retail: \$5/\$25/\$40 (30-day supply) Mail Order: \$10/\$50/\$80 (90-day supply) Specialty Drugs: \$25 30-day/\$50 31-90-day Pharmacy Benefit Manager: CVS/Caremark	Retail: \$5/\$25/\$40 (30-day supply) Mail Order: \$10/\$50/\$80 (OptumRx) (90-day supply) Specialty and self-injectable drugs: \$25/\$50 Rite Aid, Safeway/Vons, Walmart, Walgreens, Costco
Behavioral Health Office Visit	\$20 – Health Net Behavioral Health	\$20 – UHC, any licensed provider eff. 1/1/2024 providers can bill directly
Hearing Aids Allowance	50% up to \$2,000 (per ear, every 36 months)	\$2,000 (combined ear, every 36 months)
Acupuncture/Chiropractic Care	\$20/24 visits (combined benefit, per year) through American Specialty Health (ASH)	\$20/24 visits (each benefit, per year)
Telehealth Services (Virtual Visit/Behavioral Health Visit)	\$0 Teladoc beginning 08/10/2023 Available 24/7	\$0 Doctor Visits /\$20 Behavioral Health Visits when accessing services through AmWell, Doctor on Demand or Teladoc
Other Services	MinuteClinic = \$20 copay (\$0 if preventive visit) located in CVS Pharmacy and Target stores across the U.S.	Renew Active fitness program Post hospital-discharge meals, transportation and non-medical personal care
Physician Medical Groups	You may select a UCLA Health provider or any provider within the UC Blue and Gold network.	Open access. You may see any Medicare provider as long as they will bill your United Healthcare.
Annual Out of Pocket Maximum (refer to EOC for list of exclusions)	\$1,000 - individual (medical, mental, Rx) \$3,000 - 3 persons or more (medical, mental, Rx)	\$1,500 each/\$3,000 family - medical \$2,000 - prescription, per member (\$8,000 TrOOP)

Kaiser Permanente and Kaiser Senior Advantage

Kaiser Open Enrollment Information

- Pre-Enrollment Toll Free Number: 1-800-324-9208, Monday – Friday, 7:00am – 6:00pm PST (New – now available for Medicare)
- Virtual 15-minute Appointment (available in Spanish)
[Scan Kaiser's QR code to learn more](#)



- If you're aging into Medicare soon, attend Kaiser's Monthly Medicare 101 workshop.

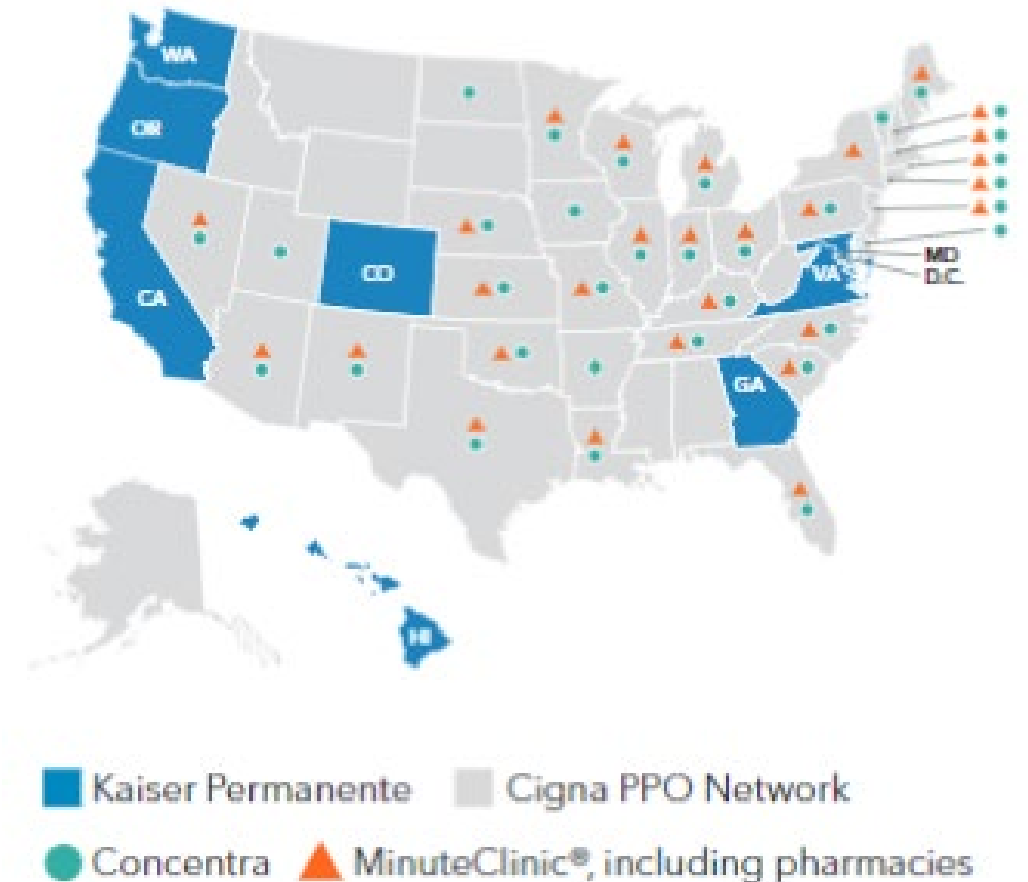
Kaiser Permanente (HMO) Plan Changes


- Insulin administration devices & generic drugs changing from a \$3 copay to \$0 copay
- Brand name & specialty drugs changing from a \$10 copay to \$0 copay
- Discontinuing Post-Discharge Meal Delivery for Kaiser Senior Advantage

Kaiser/Kaiser Senior Advantage Plan Changes

- Away From Home Travel Services/Visiting Member Program
- Call 1-951-268-3900 available 24/7 or visit kp.org/travel to learn more.
 - Additional benefits and offerings in addition to Kaiser Permanente facilities:
 - ✓ Cigna PPO Network providers
 - ✓ Concentra
 - ✓ Minute Clinics (in select CVS and Target stores).
 - ✓ Medical Advice at anytime, call 1-833-KP4CARE
 - ✓ The Ginger app offers 1-on-1 emotional support.
 - Text with a coach anytime, anywhere, 24/7 for 90 days
 - Discuss goals, share challenges and create an action plan with your coach
 - Get personalized, interactive skill-building tools from a library of more than 200 activities
 - View recaps from each texting session, track progress and work with your coach to adjust your action plan as needed

Find care near you



HIGHLIGHTS:	KAISER PERMANENTE	KAISER SENIOR ADVANTAGE (UBEN127 to assign Medicare)
Physician Office Visit	\$20	\$20
Inpatient/Mental Health Inpatient	\$250	\$250
Emergency Room services	\$125	\$65
Prescription Drugs	Generic \$5/Brand \$25 (30-day supply – retail or mail order) Generic \$10/Brand \$50 (31- 60 day supply – retail) or \$15/\$75 (61 – 100 day supply) Mail order = \$5/\$25 30-day supply -or- \$10/\$50 31-100-day	
Eye Glasses	Not covered	\$150 allowance (eyeglass/contact lenses, frames) every 24 months
Eye Exams	\$0	\$20
Behavioral and Mental Health	Kaiser \$20 individual/\$10 group visit *Optum Visits 1-3 = \$0 copay Visits 4+ = \$20 Optum - Intensive Applied Behavioral Analysis (ABA) Program for Autism Spectrum Disorder changing from a \$20 to \$0 copay for therapy	Kaiser Only (No Optum coverage) \$20 for individual visit \$10 for group visit
Wellness Resources	Calm (free app), myStrength (free app), ClassPass (free, 4,000+ gyms), ChooseHealthy (discounts)	
Hearing Aids (every 36 months)	\$1,000 allowance, per aid, per ear	\$2,500 allowance, per ear
*Acupuncture (American Specialty Health) *Chiropractic Care	\$15/24 visits (This is a combined benefit acupuncture/chiropractic care)	\$20 Covered acupuncture benefits as medically necessary. \$20 Chiropractic manual manipulation if covered by Medicare.
Annual Out of Pocket Maximum (*does not apply, see EOC for all exclusions)	\$1,500 - individual \$3,000 - 2 persons or more (medical, behavioral health, prescription)	\$1,500 each/\$3,000 family - medical/behavioral health (\$8,000 TrOOP) - prescription, per member
 Target Clinic: (no auth necessary)	Preventive \$0 Non-emergent services \$20	Preventive \$0/Non-emergent services \$20

Anthem PPO Plans

UC Care

UC Health Savings Plan

Core

UC Medicare PPO

UC Medicare PPO without Rx

UC High Option Supplement to Medicare



Accolade health assistants and nurses will continue as Anthem's first point of contact for help with health benefits questions, big or small for the Anthem non-Medicare PPO plans: UC Care, UC Health Savings Plan and Core ONLY.

Some of Accolade's Services include, but not limited to:

- Answer benefit questions
- Claims issues resolution
- Coordination of benefits
- Obtain referrals
- Locate network providers
- Arrange for second opinions
- Discuss potential options with providers
- Explain a diagnosis, and many more

Phone Number:

1-866-406-1182

Monday - Friday, 5AM - 8PM PST
(nurse support available 24/7)

Activate your Accolade
account on the Member Portal
at: <http://member.accolade.com/>

UC PPO Plan Changes - UC Care, UC HSP, Core

(administered by Anthem Blue Cross)

- Male/Female Condom
 - Remains at \$0 cost share
 - New - No prescription required

- In-Network: Male Sterilization/Vasectomy
 - \$0 cost share
 - Deductible applies for UC HSP and CORE

- Out-of-Network (OON):
 - Vasectomy member cost share remains the same
 - HSP at 40% after deductible
 - UC Care at 50% after deductible
 - CORE at 20% after deductible

HIGHLIGHTS: UC CARE – WORLDWIDE COVERAGE



Covered Services	* UC Select	In-Network	**Out of Network
Deductible	N/A	\$500 (individual) \$1,000 (3+ family members)	\$750 (individual) \$1,750 (3+ family members)
Physician visit	\$20	30%	50% + remaining balance
Behavioral office visit	\$20, visits 1-3, no copay	30%	50% + remaining balance
Preventive Care	\$0	\$0 Not subject to deductible	50%
Inpatient	\$250	30%	50% of \$300/day
Outpatient Surgery	\$100	30%	50% of \$175/max
Emergency Room	\$300	\$300	\$300
Urgent Care	\$20	\$20	50%
Prescription Drugs 30 day/90 day supply at UC pharmacies, Costco, CVS, Vons, Walgreens, Walmart) Mail order: Costco (no membership required - register online at pharmacy.costco.com or call (800) 607-6861)	Retail: \$5/\$25/\$40 Mail Order: \$10/\$50/\$80 Specialty Rx: 30%/\$150 max (UC or Lumicera) Oral chemo drugs are on formulary: \$200/30 day supply.		Retail/Specialty: 50% (30-day) Mail Order (31-90 day): <u>Not covered</u>
Telehealth/Telemedicine	LiveHealth Online available 24/7 for medical, psychology or psychiatrist services - \$20 copay		
Out-of-Pocket Maximum (Medical/Prescription)	\$6,100 (individual) \$9,700 (family)	\$7,600 (individual) \$14,200 (family)	\$9,600 (individual) \$20,200 (family)

* **UC SELECT (Tier 1):** See Evidence of Coverage (EOC) for limitations, exclusions, and services not available in the UC Select tier. Multiple copayments can apply per service.

** **OUT-OF-NETWORK (Tier 3)** Some Out-of-Network services have maximum payment limits. Refer to the EOC for detailed information.

UC HEALTH SAVINGS PLAN



- High deductible PPO plan (No family member can have Medicare Part A nor Medicare Part B)
- Coverage within the U.S. (outside the U.S. = urgent/emergency services only)

What's changing?

- **In-network deductible increase**
 - \$1,500 to **\$1,600** for self-only coverage (\$100 increase)
 - \$3,000 to **\$3,200** for family coverage (\$200 increase)
- **Out-of-Network deductible increase**
 - \$2,550 to **\$2,600** for self-only coverage (\$50 increase)
 - \$5,100 to **\$5,200** for family coverage (\$100 increase)
- Maximum Health Savings Account Contributions are set by the IRS
 - Individual increases from \$3,850 to **\$4,150**
 - Family increases from \$7,750 to **\$8,300**
 - \$1,000 catch-up for members age 55+ remains the same
- Same one time UC contribution towards the HSP member's HSA on January 1
 - \$ 500 for single coverage/\$1,000 for family per year

**NOT OPEN FOR
NEW
ENROLLMENT**

Aging into Medicare next year?

If you or your family member become eligible for Medicare, you must complete the UBEN100 form to enroll in another medical plan. The family member aging into Medicare must also complete the corresponding prescription drug form.

HIGHLIGHTS: CORE – WORLDWIDE COVERAGE



Worldwide Coverage	In-Network	Out of Network
Deductible	\$3000 per member	\$3000 per member
Preventive Services	\$0 (not subject to deductible)	\$0 (not subject to deductible)
Physician/Behavioral Office Visit Outpatient X-Ray/Lab, Ambulance	20%	20% + remaining balance
Inpatient/Maternity Inpatient	20%	20% (out-of-network hospitals subject to maximum payment of \$480/day)
Emergency Room	20%	20%
Prescription Drugs	20% - retail, up to a 30-day supply 20% - mail order, up to a 90-day supply	20% - retail, up to a 30-day supply Mail order 31-90 day supply – Not covered
Telehealth/Telemedicine/Psychology	LiveHealth Online available 24/7 for doctor or psychiatrist visits - \$49 copay	
Hearing Aids	Not covered	Not covered
Chiropractic/Acupuncture Services 24 visits per member, combined benefit	20%	20%
Out-of-Pocket Maximum (Medical/Prescription)	\$6,350 per member/\$12,700 family	\$6,350/\$12,700 (+ remaining balance)

HIGHLIGHTS: UC MEDICARE PPO



Medicare is your Primary Plan	Anthem Blue Cross is your Supplement Plan
Deductible	\$100 per member (\$0 deductible if covered by Medicare)
Inpatient Services	Days 1-60: No copay Days 61-90, you pay \$70.40 per day Days 91+, you pay 20%
Physician/Behavioral health/Chiro visit	20% or 20% + remaining balance if not contracted
Prescription Drugs 30 day supply/90 day supply 90-day supply at UC pharmacies, Walgreens, CVS, Vons & Costco. Mail order vendor: Costco	<div> Select Generics: \$0 copay Generics: \$10/\$20 Preferred Brand: \$30/\$60 Non-Preferred Brand: \$45/\$90 </div> <div> <i>Diabetic supplies: Medicare Part B must be billed first and Navitus second</i> </div>
Eye Glasses	NO COVERAGE (Consider enrolling in VSP)
Hearing Aids	Note: Services are not covered by Medicare Anthem pays 80%, you pay 20% (2 hearing aids per 36-months)
Acupuncture	Note: Services are not covered by Medicare Anthem pays 80%, you pay 20% up to 24 visits per calendar year.
Annual Out of Pocket Maximum (refer to EOC for list of exclusions)	\$1,500 - medical, per member Increase from \$7,400 to (\$8,000 TrOOP) - prescription, per member
Telehealth/Telemedicine/Psychology	LiveHealth Online available 24/7 for doctor or psychiatrist visits - \$20 copay
Worldwide coverage up to 6 months (see EOC). If outside of the U.S over 6 months, you <u>must</u> enroll in UC Care or Core	
Please note: You must use Medicare-approved providers . Exception: Acupuncture services, hearing aids and behavioral health outpatient office visits with all licensed providers, including psychiatrists, psychologists, Marriage, Family and Child Counselors (MFT, MFCC)	

HIGHLIGHTS: UC HIGH OPTION



Deductible	\$50 – Most services paid at 100% after deductible.
Inpatient Services	Days 1-90: No copay Days 91+: 20%
Physician/Emergency Room/Chiro visit	No copay
Behavioral/Mental Health	You pay nothing for services provided by Medicare; otherwise you pay 20%
Prescription Drugs 30 day supply/90 day supply 90-day supply at UC pharmacies, Costco, CVS, Walgreens and Vons/Safeway Mail order vendor: Costco	Select Generics: No copay Generics: \$10/\$20 Preferred Brand: \$30/\$60 Non-Preferred Brand: \$45/\$90 Specialty Drugs (Generic or Brand): \$30/\$60
Eye Glasses	NO COVERAGE (Consider enrolling in VSP)
Hearing Aids (Not covered by Medicare)	Anthem pays 80%, you pay 20% (2 hearing aids per 36-months)
Acupuncture	Note: Services are not covered by Medicare Anthem pays 80%, you pay 20% up to 24 visits per calendar year.
Annual Out of Pocket Maximum (refer to EOC for list of exclusions)	\$1,050 - medical, per member \$1,000 - prescription, per member (\$8,000 TrOOP)
Telehealth	LiveHealth Online available 24/7 for doctor or psychiatrist visits - \$20 copay

Worldwide coverage up to 6 months (see EOC). If outside of the U.S over 6 months, you must enroll in UC Care or Core

Please note: **You must use Medicare-approved providers.** Exception: Acupuncture, hearing aids, outpatient office visits with licensed behavioral health providers, including psychiatrists, psychologists, Marriage, Family and Child Counselors (MFT, MFCC).

Via Benefits

UC's Medicare Coordinator Program

VIA BENEFITS

HRA contributions based on graduated eligibility.	
Years	Contribution
20+	\$3,000
19	\$2,850
18	\$2,700
17	\$2,550
16	\$2,400
15	\$2,250
14	\$2,100
13	\$1,950
12	\$1,800
11	\$1,650
10	\$1,500

ViaBenefits is UC's Medicare Coordinator Program for **retirees living in a state outside of California**. All family members must be enrolled in Medicare Part A and Part B.

This program offers:

- **Choice:** More local plans, including Kaiser where available
- **Value:** Plans to fit every budget
- **Flexibility:** Family members can elect different plans
- **Support:** Personalized assistance from Via Benefits

UC will provide annual contribution for each covered family member under a Health Reimbursement Account (HRA).

Each covered family member will choose an individual plan that's best for them.

Use your HRA funds to pay for your Medicare Supplement Plan, Medicare Part B and D premiums, as well as some additional out-of-pocket costs.

During open enrollment, retirees **must submit a paper form** to enroll or change their dental, vision or legal plan.



Non-Medical Plans

Dental

- **Delta Dental PPO** – Delta Dental continues as the vendor
 - There are no benefit changes
- **DeltaCare USA HMO** – Delta Dental continues as the vendor
 - There are no benefit changes
- UC pays 100% of the monthly premium for retirees eligible for the full UC contribution
- If you are currently enrolled, your coverage will continue for next year
- Open for enrollment

➤ **Graduated Eligibility**



85
RETIREE NAME
ADDRESS
CITY, STATE ZIP

- Retirees with graduated eligibility pay a portion of the premium and the premium is deducted from the retiree's monthly pension.

Vision

- VSP continues as the vendor
- There are no benefit changes
- Premiums will remain the same
 - There is no UC contribution.
 - Retiree must make payment arrangements directly with VSP.
- If you are currently enrolled, your coverage will continue for next year.
- Open for enrollment. If you need to enroll for next year, you have two options to enroll:
 - Online – <https://ucretirees.vspforme.com/>
 - By Phone – (866) 240-8344

Retiree Only	\$11.61
Retiree + Child(ren)	\$22.15
Retiree + One Adult	\$21.96
Retiree + Family	\$27.12

Legal

- ARAG continues as the provider
- There are no benefit changes
- Premiums will remain the same
 - No UC contribution
 - Premium is deducted from the retiree's monthly pension
- If you are currently enrolled, your coverage will continue for next year
- Open for enrollment

Monthly Cost	
Self	\$11.59
Self plus adult	\$13.95
Self plus child(ren)	\$13.95
Self plus adult plus child(ren)	\$16.31

ARAGLegalCenter.com
Access Code **11700uc**

Accidental Death and Dismemberment (AD&D)

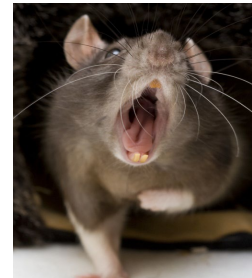
- Prudential Life continues as the AD&D Insurance provider
- There are no benefit changes
- Premiums will remain the same
 - There is no UC contribution
 - Retiree must make payment arrangements directly with Prudential
- If you are currently enrolled, your coverage will continue for next year
- To enroll call 1-800-524-0542 or log onto UCnet to download their form
- Always open throughout the entire year for enrollment

PET INSURANCE

- Nationwide continues as the vendor.
- Exclusive plan with preferred pricing just for UC.
- Coverage for cats, dogs, birds, small mammal and exotic pets.
- Livestock excluded (including horses).
- Rates based on species of animal and state of residence.
- There is no UC contribution. 100% Retiree paid through direct bill.
- If you are currently enrolled, your coverage will continue
- Always open throughout the entire year for enrollment

To enroll:

- <https://www.petinsurance.com/uc>
- Call (877)738-7874

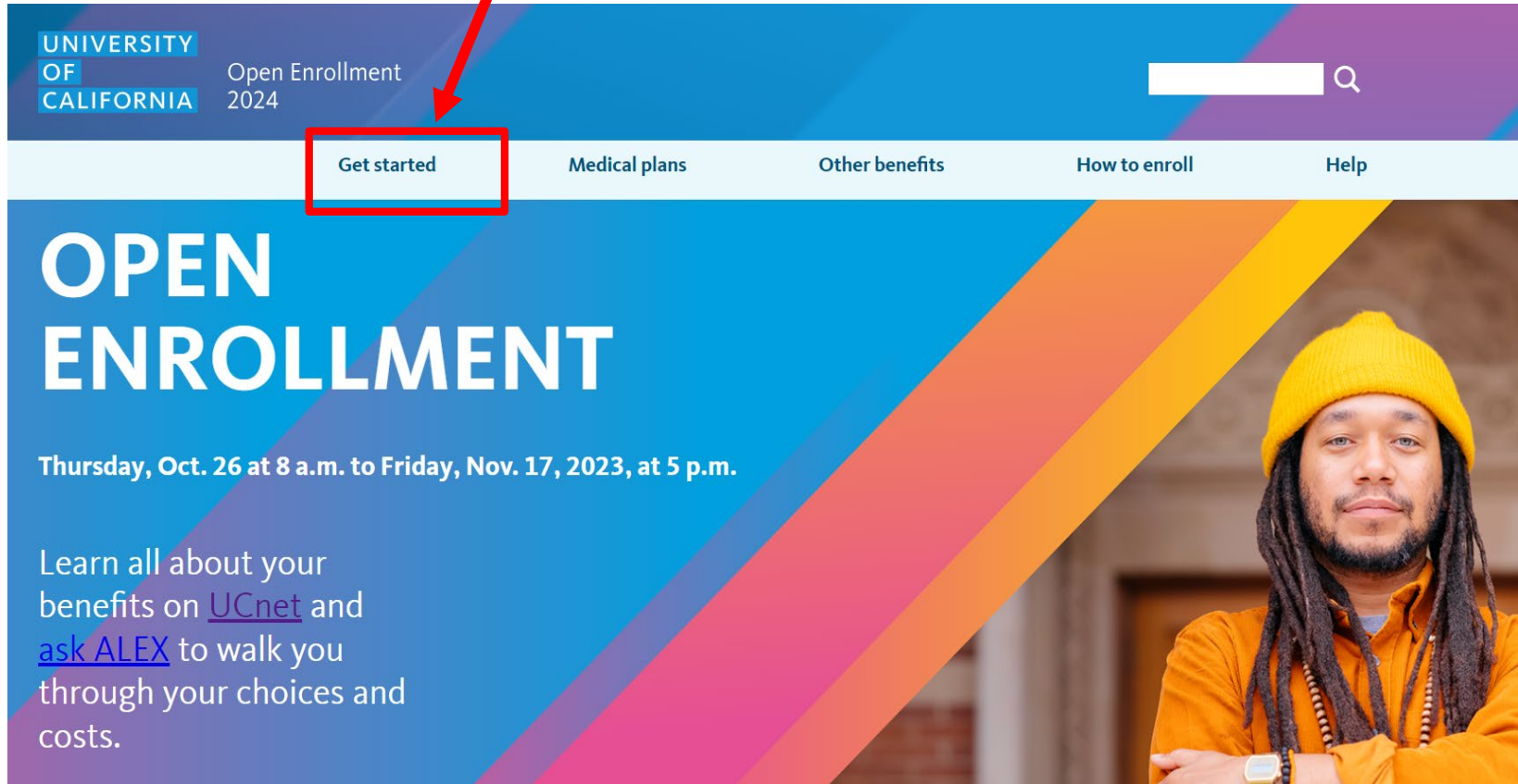


Tools You Can Use

Tools you can use

STEP 1 – Log onto ucal.us/oe

STEP 2 – Click on “Get Started”



STEP 3 - CLICK HERE

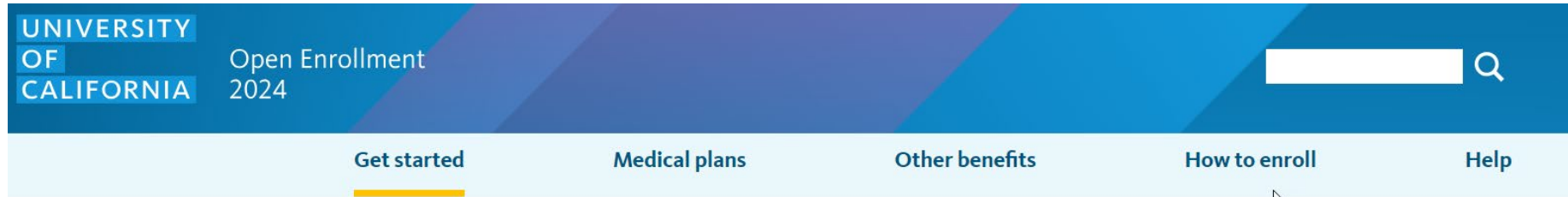
[Get started](#)

[Medicare](#)

[Faculty & staff](#)

[Retirees \(non-Medicare, Medicare\)](#)

Tools you can use



RETIREES

Get started

Open Enrollment is your opportunity to enroll in or make changes to your benefits coverage. Here's a checklist to help you get started.

Download your Open Enrollment information from UC

- [UC Open Enrollment brochure for California retirees](#)
- [UC Open Enrollment information booklet for California retirees](#)
- [UC Open Enrollment booklet for out-of-state retirees](#)

2024 OPEN ENROLLMENT

Oct. 26–Nov. 17, 2023

Retirees: UCRAYS

Medical plans



If you have not received your Open Enrollment booklet or misplaced your booklet.

Tools you can use - Compare Plans

UNIVERSITY
OF
CALIFORNIA

Open Enrollment
2024

Get started

Medical plans

Other benefits

How to enroll

Help

Faculty & staff

Plan changes

Compare plans

Plan costs

Retirees

Plan changes

Compare plans

Plan costs

ENROLLMENT

Thursday, Oct. 26 at 8 a.m. to Friday, Nov. 17, 2023, at 5 p.m.

Tools you can use - Compare Plans



Medicare retirees

Anthem Blue Cross is the medical plan administrator and UC High Option Supplement to Medicare and UC Medicare administrator of the UC Medicare Choice plan.

Retirees may enroll in UC Medicare PPO without Prescription drug coverage (as verified by CM).

For more information on how UC-sponsored medical plans work, download [UC's Medicare Fact Sheet](#).



Download [Which Medicare plan is right for you?](#)

> Annual Costs



Non-Medicare Retirees

Anthem Blue Cross is the medical plan administrator and Health Savings Plan. Health Net is the administrator of the UC Health Net plan and the administrator of the Kaiser HMO plan.

Download [Which medical plan is right for you?](#) 

> Annual Costs

> Hospital Services

> Physician Visits

> Other Benefits

> Prescription Drugs

> Behavioral Health

How to Make Changes


Make changes online on UCRAYS

UNIVERSIDAD
DE
CALIFORNIA

UCnet

[HOME](#) [NEWS](#) [WORKING AT UC](#) [COMPENSATION & BENEFITS](#) [TOOLS & SERVICES](#)


TOP NEWS



Medical costs are rising:
Choose the benefits that are
right for you Oct. 26 – Nov. 17,
2023

University of California statement on Mideast

LIFE AT UC



SIGN IN TO
YOUR ACCOUNTS

I am a...

▼

UCPATH

Health Benefits | Payroll | Leaves

UCRAYS

UCRP Pension Benefits

FIDELITY

Savings Choice, DCP, 403(b), 457(b)

Click here and
select RETIREE

Click on UCRAYS.
Then enter your
username/password.

Open Enrollment 2024

UCRAYS

HOMEMESSAGESLOG OUT

Edit Profile

Messages

My Account

Benefit Payments

Manage Contacts

Report a Death

Upcoming Seminars

Contact Us

Quick Links


UNIVERSITY OF CALIFORNIA

Retirement At Your Service

Next Payment Date


11/01/2023

Benefit Payment & Taxes



Open Enrollment

Now through 5:00 pm PST on 11/17/2023



Tax Withholding

View and manage your contacts' details. Your contacts include your plan beneficiaries, power of attorney, or your domestic partner.

Manage Contacts

View and manage your health enrollments, update family members due to qualified life events, or submit your Medicare assignment.

Retiree Insurance

Open Enrollment 2024

UCRAYS

FirstName1055086
LastName1055086

[Edit Profile](#)

[Messages](#)

My Account

[Benefit Payment & Taxes](#)

[Retiree Insurance](#)

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HOME

MESSAGES

LOG OUT

Open Enrollment 2024

Your plan coverage, monthly costs and enrollment status for 2024 are listed below.

- If this is your first visit during the Open Enrollment period, your current plans will be listed below with rates effective January 1st.
- If you have already confirmed changes during the Open Enrollment period, your changes are reflected below.

Your medical/dental cost reflects graduated eligibility.

- Percentage of UC Contribution 50%

Click the button for the action you wish to take.

[Add/Remove Family Member](#)[Calculate, Change and/or Suspend Plan\(s\)](#)

2024 Plan Coverage and Monthly Costs

Insurance	Your Monthly Cost	Part B Reimbursement
Medical	\$472.87	\$0.00
Dental	\$39.81	N/A
Legal	\$13.95	N/A

Your Enrollments 2024

Enrollee	Relationship	Date of Birth	Medical Plan	Dental Plan	Legal Plan	Medicare
FirstName1055086 MiddleName1055086 LastName1055086	Member	08/04/1953	Kaiser South	Delta Dental PPO	ARAG Legal Plan	<input checked="" type="checkbox"/>
test test	Child/Grandchild	10/01/2022	Kaiser South	Delta Dental PPO	ARAG Legal Plan	<input type="checkbox"/>

You must "CONFIRM" changes to receive your CONFIRMATION number.

No Computer? Locked out of UCRAYS?

- If you are unable to make changes online through UCRAYS [or recently retired](#):
 - Call RASC at 1-800-888-8267 **7:00 a.m – 4:30 p.m.** (**new hours for Open Enrollment**)
 - Submit a paper form: **UBEN100** by **November 17th, 5:00pm.**
- If Medicare-eligible, you must also submit the Medicare Prescription Drug form by **November 27th** if you change to a new Medicare plan next year.
 - Anthem Blue Cross plans use **UBEN123**
 - *If switching from UC Medicare PPO to High Option or switching from High Option to UC Medicare PPO, a new UBEN123 form is not required.*
 - Kaiser Senior Advantage use **UBEN127**
 - UC Medicare Choice PPO use **UBEN121**
- Fax forms to the RASC at (800) 792-5178 – [must be received by the deadline](#)
- Mail forms to the RASC at PO Box 24570, Oakland, CA 94623 – [must be postmarked by the deadline](#)

Changing Medicare plans?

UBEN101

If you are the retiree or survivor enrolled in a UC medical plan and either you or your covered family member(s) is in a UC-sponsored Medicare plan, the **UBEN101** form must be completed **ONLY IF** you:

- Disenroll or cancel a Medicare family member from your plan
- Suspend your medical plan which covers a Medicare member
- Disenroll from any Medicare plan and enroll in UC Medicare PPO without Prescription Drug coverage plan

If you have any questions, call the RASC at [1-800-888-8267](tel:1-800-888-8267) or your local HCF.

Qualifying Event (QE)

- When you have a (QE) outside of Open Enrollment
 - *Move outside plan service area*
 - *Involuntary loss of other coverage*
 - *Marriage*
 - *Addition of newly eligible family member(s)*

You only have
31 days
To enroll

Member ID Cards

Member ID Cards for next year

Plan	# of Cards	What to expect for next year
Anthem Blue Cross - UC Care	1	New members, new and current.
Anthem Blue Cross - UC Health Savings Plan (HSP)	1	New members, new and current.
Health Equity – Health Savings Account	1	New members and current members with expiring debit card.
Anthem Blue Cross - Core	1	New members, new and current.
Anthem Blue Cross - UC High Option	2	New Members will receive a medical ID card from Anthem and a separate prescription drug ID card from Navitus ID.
Anthem Blue Cross - UC Medicare PPO	2	New Members will receive a medical ID card from Anthem and a separate prescription drug ID card from Navitus ID.
Anthem Blue Cross - UC Medicare PPO w/o Rx	1	New members only.
UC Blue & Gold HMO	1	All members will receive a new ID card (Rx plan code KR9).
Kaiser Permanente HMO	1	New members only
Kaiser Senior Advantage	1	New members only
UC Medicare Choice Advantage PPO	1	All members will receive a new ID card (Rx Group # MPDURS)
Delta Dental PPO	0	Members must log in and register to obtain ID cards.
DeltaCare USA	1	New members DeltaCare USA members only.
ARAG Legal Plan	1	New members only
Vision Service Plan (VSP)	0	Members must log in and register to obtain ID cards.

UCLA Health Providers

UCLA Health

NON-MEDICARE PLANS

- UC Blue and Gold (Health Net)
- UC Care (Anthem Blue Cross)
- Core (Anthem Blue Cross)
- UC Health Savings Plan (Anthem Blue Cross)

MEDICARE PLANS

- UC Medicare PPO (Anthem Blue Cross)
- UC Medicare PPO no Rx (Anthem Blue Cross)
- UC High Option PPO (Anthem Blue Cross)
- UC Medicare Choice PPO (United Healthcare)

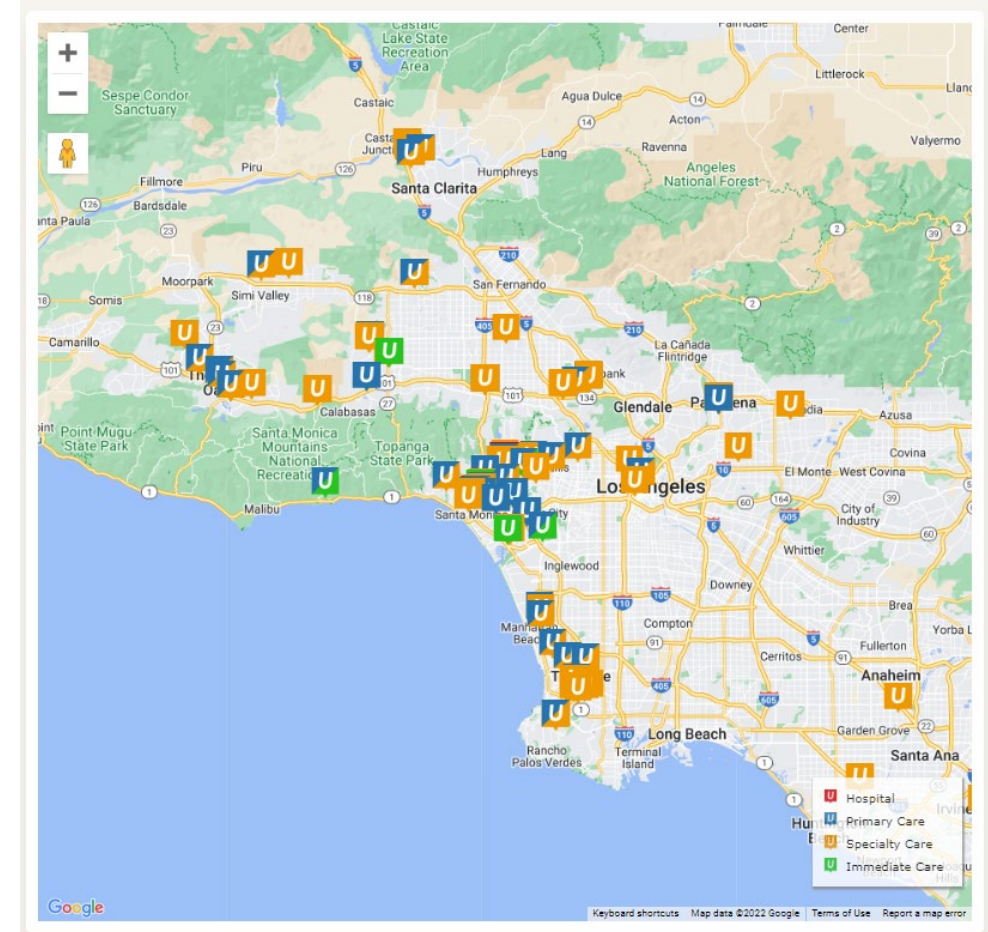
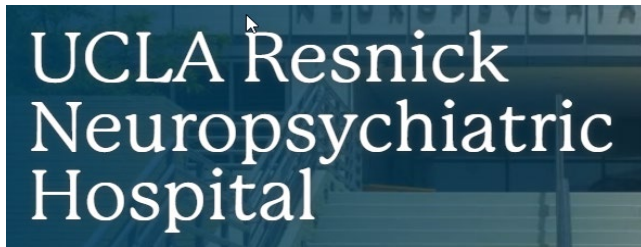
UCLA Health

(310) 825-2631

Monday to Friday, 7 am - 7 pm (PST)



UCLA Health Locations



<https://www.uclahealth.org/>

UCLA Health Providers



Locations

Find a UCLA Health location that meets your needs

Search by condition, specialty, or city/zip code



<https://www.uclahealth.org/providers>

Immediate Care

If you are ill or injured and need immediate medical attention.

[Find Immediate Care](#)

Primary Care

Looking for a primary physician for yourself or your family?
Start here.

[Find Primary Care](#)

Health Care Facilitator (HCF) Program

HEALTH CARE FACILITATOR PROGRAM

The Health Care Facilitator (HCF) Program serves over 56,000 active and over 17,000 retired faculty and staff as well as eligible family members. We can assist with issues that you have not been able to resolve on your own. The HCF Program specializes in troubleshooting the use of UC Health plans and coordinating them with Medicare. Please note: The team does not provide counseling on retirement, disability or Postdoc benefits.

Before you contact your HCF:

- 1. Take time to understand your benefits** - Log onto UCnet: ucnet.universityofcalifornia.edu and review your Evidence of Coverage (EOC) booklet. Check if there are any plan limitations or exclusions to your health plan.
- 2. Contact your medical plan** - Your plan can answer questions about your coverage, authorization requirements, provider networks, assist with second opinions or pharmacy related questions and help you change your primary care physician (PCP).
- 3. Contact your medical provider's office or the billing office** if you receive a bill, call the provider to make sure they billed your insurance.

Erika Castillo

Serving employees and retirees
with last names A - K
(310) 794-8121
HCFHelp@chr.ucla.edu

Debra Wells

Serving employees and retirees
with last names L - Z
(310) 794-3057
HCFHelp@chr.ucla.edu

Health Care Facilitator Program

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Do you have a complicated problem with your medical, dental or vision plan? UC's health care facilitators offer confidential and free assistance to faculty, staff, retirees, survivors and eligible family members.

Health care facilitators have the knowledge and experience to answer complex questions and work with you to solve problems. Your health care facilitator can:

- Clarify your benefits and your rights and responsibilities as a plan member
- Help you compare your benefit options when you or a family member have complex medical needs or other coverage outside of UC
- Explain how Medicare benefits coordinate with UC-sponsored medical plans
- Help resolve billing or authorization problems
- Explain how to appeal a decision made by your health plan
- Provide information on medical and mental health provider options
- Direct you to appropriate resources (within or outside of UC)

Along with providing one-on-one help, your health care facilitator may also offer workshops about UC's health plans and health coverage.

HOW TO WORK WITH A HEALTH CARE FACILITATOR

It's best to go to your health care facilitators for help with tough problems that you can't solve on your own. Before you get in touch with your facilitator, try these other avenues first:

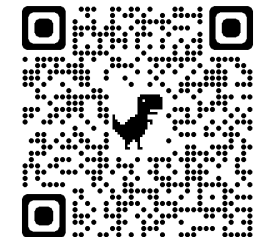
- Take time to understand your benefits. You'll find benefits information and news on UCnet (ucal.us/ucnet).
- Review your medical plan booklet (available on UCnet) for detailed explanations of what's covered and what's not.
- Call your medical plan if you have questions about coverage, authorization requirements, provider networks and claims processing.
- Depending on the issue, contact your medical provider's office, billing office or medical group to see if they can help resolve your problem directly.

If you still need help after taking the steps above, contact the health care facilitator at your location (or the last location where you worked, if you're a retiree). To make the most of your consultation, gather as much information as you can, such as the dates of visits to providers, notes about phone conversations, and documentation of billings and payments.

It's also helpful to let the health care facilitator know if you're mainly looking for information, or would like them to advocate on your behalf.

Confidentiality

Facilitators are required to comply with Health Insurance Portability and Accountability Act (HIPAA) privacy and security laws mandating protection and safeguards for access, use and disclosure of personal health information. They follow UC's Group Insurance Regulations, the terms and conditions of plan contracts, and Medicare laws and regulations.



Tools and Resources

Tools and Resources

UC Retirees Open Enrollment Process

- Go to ucal.us/oe and click on “Get started” then “Retirees”
- Sign in to your [UCRAYS](#) account and select “Open Enrollment”
- Select plan to see your options and premiums
- When you are done, select “[Confirm](#)”.
- You will receive your confirmation by email.
If no email on file, you will receive your confirmation by U.S. mail.

UCnet - <http://ucnet.universityofcalifornia.edu>

- Annual Open Enrollment Information, Medicare Information
- Complete Guide to Benefits, forms and fact sheets
- Evidence of Coverage plan booklets
- Webinars: Retirement, plan information and rates

UC Retirement Administration Service Center (RASC)

- Domestic calls toll-free: [1-800-888-8267](tel:1-800-888-8267)
- International callers: [1-510-987-0200](tel:1-510-987-0200)
- Monday–Friday, 8:30 a.m. to 4:30 p.m. (PT)
- Monday–Friday, **7:00** a.m. to 4:30 p.m. (PT) (**Open Enrollment Only**)

Support from UnifyHR for assistance with Open Enrollment or accessing UCRAYS

- Secure message (email) - Sign in to your [UCRAYS](#) account and select “Messages”
- Fax: 1-800-792-5178
- Mailing address: P.O. Box 24570, Oakland, CA 94623-1570

UC Health Plans and Information: uhealthplans.com

- Review all medical plans
- Find a Provider
- Wellness Resources
- Transitioning to Medicare

Centers for Medicare & Medicaid Services (CMS)

- 1-800-MEDICARE (1-800-633-4227) (say “agent”) TTY users should call 1-877-486-2048
- Medicare.gov
- Medicaid.gov/

Social Security Administration

- [1-800-772-1213](tel:1-800-772-1213)
- [1-800-325-0778](tel:1-800-325-0778) TTY users
- SocialSecurity.gov/

HICAP - Health Insurance Counseling/Advocacy Program

Medicare information and assistance

<https://cahealthadvocates.org/hicap/>

- Los Angeles County, call [\(213\) 383-4519](tel:(213)383-4519)
- For all other counties, call [\(800\) 434-0222](tel:(800)434-0222)

Conclusion

Conclusion – Final Reminders

- [Read](#) your open enrollment booklet.
- [Review](#) the pre-recorded presentations and materials.
- [Confirm](#) your changes and make sure you receive a **confirmation**.
- [Medicare](#) forms must be received by **November 27, 2023**.
- If you are satisfied with your current health plan options, you are not required to do anything, but it's highly suggested that you log in to view your current enrollments.
- If you add any **new family members** expect a letter from **UnifyHR** in February requesting documentation to verify the eligibility of your new dependent.
- If you change plans, look for your new ID card in the mail and file your old card in a safe place.
- Open Enrollment ends on Friday, **November 17th** at 5:00 p.m. PST

Retiree Open Enrollment Help Desk Sessions

Registration

Date		Time
Tuesday	October 31, 2023	1:00 pm - 2:00 pm
Thursday	November 2, 2023	11:00 am - 12:00 pm
Monday	November 6, 2023	5:00 pm - 6:00 pm
Thursday	November 9, 2023	9:00 am - 10:00 am
Wednesday	November 15, 2023	4:00 pm - 5:00 pm

To register: <https://ucla.zoom.us/meeting/register/tJ0rfu-gqzsqGNQpRrrSU3sfkj9fieY3Z9gt#/registration>

2024 Retiree Open Enrollment Highlights