UNIVERSITY OF CALIFORNIA • UCLA

2027 Open Enrollment Highlights for Retirees

ENROLLMENT DATES
October 29–November 20, 2026

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Today’s Agenda

A guide to your 2027 retiree benefits

01 Open Enrollment overview

02 Medical plans

03 Medicare and UC

04 Non-medical plans

05 How to make changes

06 Tools and resources

Your Open Enrollment Mailing

Booklets mailed October 22, 2026 | Mailing data as of September 26, 2026



Active faculty & staff



California retirees



Out-of-state Medicare retirees

Check your mailbox

Your booklet uses the home address UC had on file September 26.

No booklet?

Check your address on UCRAYS or call the RASC: 1-800-888-8267.

Keep your records

Save your booklet and confirmation statement for the 2027 plan year.

New retirees

Retirement and insurance setup completed after September 26? UCRAYS enrollment is added in real time.

Your Open Enrollment Resource

UCnet website available October 23, 2026

Start here to explore your 2027 benefits

Review your options

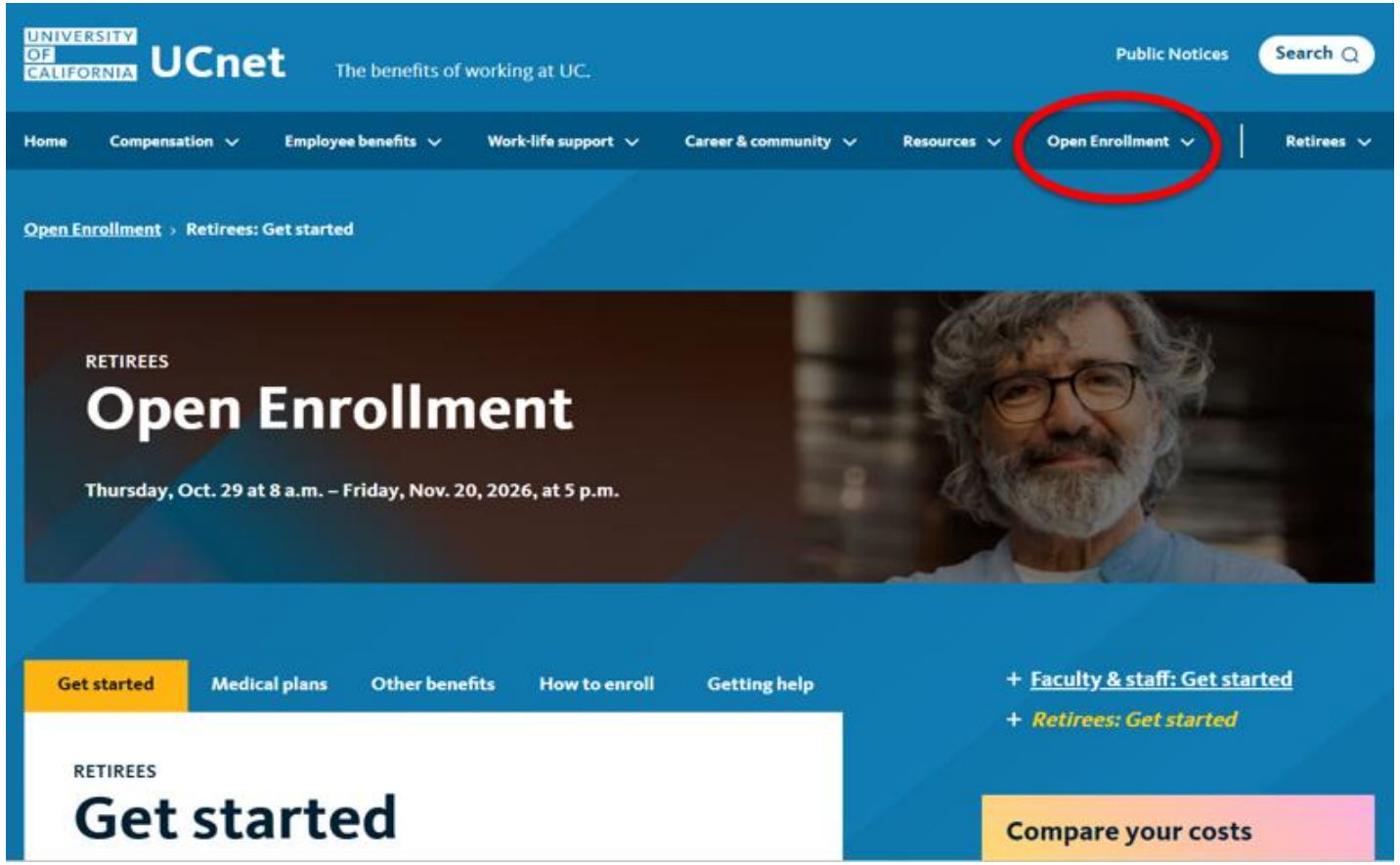
Explore medical plans and other benefits.

Compare costs

Review costs before choosing a plan.

Learn how to enroll

Find enrollment instructions and help.



Visit: ucnet.universityofcalifornia.edu/oe/retiree-start/

Check the Number Above Your Name

Find it on the envelope your Open Enrollment booklet came in

Your number shows your maximum UC contribution toward medical and dental premiums.

If your number is 100

Use the premiums listed in your booklet.

If your number is less than 100

Log in to UCRAYS to view your personalized 2027 premiums.

Use the Retiree Premium Estimator

This tool is available on UCnet.

Retiree medical plan costs and estimator



85 is an example. Your number may differ.



Your booklet

The Open Enrollment Deadline

Complete and confirm your changes before the deadline

NOVEMBER 20

2026 at 5:00 p.m. PT

Allow time to review your choices and save your confirmation.

Two Enrollment Windows

UC and Medicare have different deadlines

UC Open Enrollment

October 29–November 20, 2026
Ends at 5:00 p.m. PT

Medicare Open Enrollment

October 15–December 7, 2026

Pre-Existing Conditions

Your health history does not create a coverage exclusion

No pre-existing condition exclusions

What happens if you do nothing?

Your current plan will automatically continue next year

If you do not make any changes, your coverage will automatically continue for 2027.

All UC retiree medical plans continue

No UC retiree medical plan is being discontinued for 2027.

Review before you decide

Premiums and benefits may change even if your plan stays the same.

Check UCRAYS

Review your current enrollments and personalized 2027 premiums.

2027 Changes at a Glance

Key benefit changes to review in your booklet

Higher HMO out-of-pocket limits

$3,000 individual / $6,000 family for UC Blue & Gold, Kaiser and the Optum overlay.

Behavioral health copays start with visit 1

UC Care, UC Blue & Gold and Optum no longer provide the first three visits at $0.

Prescription costs

A $250 cap for a 30-day prescription supply for UC Blue & Gold and Kaiser.

Medicare Part D limit

$2,400 per member in 2027, compared with $2,100 in 2026.

2027 Service and Network Changes

UC Care and HealthSavings+

Accolade becomes Transcarent

New name, website and mobile app in 2027 following the merger.

Your support continues

Same login, phone number and support: 1-866-406-1182. The change happens automatically.

Four hospitals move from Tier 1 to Tier 2

Applies to UC Care. See the UC Care network slide for hospital names.

Transcarent.com

Consider Your Needs for 2027

Review your care, family and coverage before choosing

Your providers and care

Are you satisfied with your medical and dental providers? Have your health needs changed?

Your family

Have you married or added a family member? Do you need to add or remove someone?

Your Medicare status

Will you or a covered family member become eligible for Medicare next year?

Change or unsuspend	Add or remove	Enroll
• Medical plans • Dental plans	• Spouse • Same-gender domestic partner • Opposite-gender domestic partner • Children / stepchildren • Grandchild • Legal ward	• Vision plan • ARAG Legal Plan

Non-Medicare Premiums: Under Age 65

2026 and 2027 monthly premiums | Full UC contribution, no graduated eligibility

Medical Plans	Self		Self + Child(ren)		Self + Adult		Self + Adult + Child(ren)	
	2026	2027	2026	2027	2026	2027	2026	2027
HealthSavings+ (Blue Shield)	$292.86	**$249.36**	$527.15	**$448.85**	$679.08	**$621.20**	$913.37	**$820.69**
Kaiser Permanente	$240.99	**$276.97**	$433.78	**$498.55**	$570.15	**$690.02**	$762.94	**$911.60**
UC Blue & Gold (Health Net)	$363.53	**$357.23**	$654.35	**$643.01**	$827.49	**$889.93**	$1,118.31	**$1,175.71**
UC Care (Blue Shield)	$394.70	**$395.66**	$710.46	**$712.19**	$892.94	**$970.63**	$1,208.70	**$1,287.16**

If your UC contribution is less than 100%, view your personalized rates in UCRAYS.

Medicare Premiums: All in Medicare

2026 and 2027 monthly premiums | Full UC contribution, no graduated eligibility

Medicare Plans	Self in Medicare		Self + Adult or Self + Child(ren)		Self + Adult + Child(ren)	
	2026	2027	2026	2027	2026	2027
Kaiser Senior Advantage	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**
UC Medicare Choice (United Healthcare (UHC))	$101.69	**$137.21**	$203.38	**$274.42**	$305.07	**$411.63**
UC High Option (Anthem)	$363.74	**$363.74**	$727.48	**$727.48**	$1,091.22	**$1,091.22**
UC Medicare PPO (Anthem)	$60.44	**$60.44**	$120.88	**$120.88**	$181.32	**$181.32**
UC Medicare PPO w/o Rx (Anthem)	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**

High Option and UC Medicare PPO premiums are unchanged for 2027.

Medicare Part B Reimbursements

2026 and 2027 monthly amounts | Full UC contribution, no graduated eligibility

Medicare Plans	Self in Medicare		Self + Adult or Self + Child(ren)		Self + Adult + Child(ren)	
	2026	2027	2026	2027	2026	2027
Kaiser Senior Advantage	$185.00	**$202.90**	$370.00	**$405.80**	$555.00	**$608.70**
UC Medicare Choice (United Healthcare (UHC))	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**
UC High Option (Anthem)	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**
UC Medicare PPO (Anthem)	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**
UC Medicare PPO w/o Rx (Anthem)	$185.00	**$202.90**	$370.00	**$405.80**	$555.00	**$608.70**

Kaiser Senior Advantage and UC Medicare PPO without Rx reimburse $202.90 per eligible member in 2027.

Non-Medicare Premiums: Age 65+

Not eligible for Medicare, per SSA | Full UC contribution, no graduated eligibility

Medical Plans	Self		Self + Child(ren)		Self + Adult		Self + Adult + Child(ren)	
	2026	2027	2026	2027	2026	2027	2026	2027
HealthSavings+ (Blue Shield)	$81.73	**$119.58**	$147.11	**$215.25**	$266.95	**$367.14**	$332.33	**$462.81**
Kaiser Permanente	$108.62	**$151.43**	$195.51	**$272.58**	$315.54	**$426.39**	$402.43	**$547.54**
UC Blue & Gold (Health Net)	$146.64	**$195.37**	$263.94	**$351.67**	$403.84	**$550.02**	$521.14	**$706.32**
UC Care (Blue Shield)	$362.01	**$362.01**	$651.61	**$651.61**	$837.69	**$837.69**	$1,127.29	**$1,127.29**

If your UC contribution is less than 100%, view your personalized rates in UCRAYS.

Premiums for Split or Mixed Families

Some family members have Medicare and others do not | Full UC contribution

Medical Plans	Self + Adult (1 in Medicare)		Self + Child(ren) (Adult in Medicare)		Self + Adult + Child(ren) (1 in Medicare)		Self + Adult + Child(ren) (2 in Medicare)	
	2026	2027	2026	2027	2026	2027	2026	2027
Kaiser / Kaiser Senior Advantage	$58.87	**$100.10**	$0.00	**$0.00**	$251.66	**$321.68**	$0.00	**$0.00**
Part B Reimbursement	$0.00	**$0.00**	$77.50	**$91.37**	$0.00	**$0.00**	$347.79	**$404.32**
UC Blue & Gold / UC Medicare Choice	$565.65	**$669.91**	$392.51	**$422.99**	$856.47	**$955.69**	$494.20	**$560.20**
Part B Reimbursement	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**
UC Care / UC Medicare PPO	$558.68	**$635.41**	$376.20	**$376.97**	$874.44	**$951.94**	$436.64	**$437.41**
Part B Reimbursement	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**	$0.00	**$0.00**

Understand Your Pension Deductions

UC medical, dental and legal premiums are deducted from your monthly pension

UC Blue & Gold: retiree only	Amount
MED MBR PREM	$357.23
DEN MBR PREM	$0.00
MED ER PREM	$913.15
DEN ER PREM	$46.08

UC Medicare Choice: retiree only	Amount
MED MBR PREM	$137.21
DEN MBR PREM	$0.00
MED ER PREM	$551.04
DEN ER PREM	$46.08
MEDICARE REIMBURSEMENT	$0.00

MED = Medical **DEN = Dental** **MBR = Member (Retiree)** **ER = Employer** **PREM = Premium**

Your 2027 Plan Options

Medical coverage and other retiree benefits

Non-Medicare retirees

BLUE SHIELD OF CA

UC Care (PPO)
Health Savings+ (PPO)

HEALTH NET

UC Blue and Gold (HMO)

KAISER PERMANENTE

Traditional Plan (HMO)
with Optum overlay

Medicare retirees

ANTHEM BLUE CROSS

UC Medicare PPO
UC Medicare PPO no Rx
UC High Option PPO

All members must be in Medicare

UNITED HEALTHCARE

UC Medicare Choice
(Advantage PPO)

KAISER PERMANENTE

Kaiser Senior Advantage (HMO)

VIA BENEFITS

Retirees living outside CA: individual plans

Other plans

Dental

Delta Dental PPO
DeltaCare USA (HMO)

Vision

Vision Service Plan (VSP)

Legal

ARAG Legal Plan

Life

Prudential Life AD&D

Pet insurance

Nationwide

Plan Options Depend on Where You Live

Non-Medicare and Medicare choices vary by location

California

NON-MEDICARE

UC Care
Health Savings+
UC Blue and Gold (HMO)
Kaiser Permanente / Optum overlay

MEDICARE

UC Medicare PPO
UC Medicare PPO no Rx
UC High Option (all in Medicare)
Kaiser Senior Advantage
UC Medicare Choice

Outside California

NON-MEDICARE

UC Care
Health Savings+

MEDICARE

UC Medicare PPO
UC Medicare PPO no Rx

VIA BENEFITS

UC's Medicare program: individual plans for retirees living outside of California. Use UBEN100 to enroll or change dental, vision or legal benefits.

Abroad

NON-MEDICARE

UC Care
Health Savings+

MEDICARE ABROAD

Original Medicare generally does not cover care outside the U.S., with limited exceptions.

Check Plans Available in Your Area

Use the medical plan availability tool before choosing

Your ZIP code helps determine which plans you can choose.

chr.ucla.edu/benefits/health-care-facilitator

San Luis Obispo: ZIP code 93401

Kaiser Senior Advantage is not offered in this area. Medicare options: UC Medicare Choice, UC Medicare PPO and UC High Option.

UC Blue & Gold

2026 and 2027 benefit comparison

	2026	2027
Behavioral Health Visits	Visits 1-3: $0 copay Visits 4+: $30 copay	All Visits: $30 copay
Out-of-Pocket Maximum (medical/Rx)	$1,000: Self $2,000: Self +1 $3,000: Family	$3,000: Self $6,000: Family
Specialty Prescription Drugs	30% up to $150	Specialty drugs: 30% of cost, up to $150 Weight loss/Erectile Dysfunction: 50% of cost, up to $250
Behavioral Health Telephone #	Member Services: 1-800-539-4072 Behavioral Health: 1-800-663-9355	Behavioral Health and Member Services: 1-800-539-4072
Looking Ahead for 2028	Health Net will continue to administer the UC Blue & Gold HMO plan through the 12/31/2027. UC will go out to bid on a new administrator for 2028.	

Kaiser Permanente

2026 and 2027 benefit comparison

	2026	2027
Out-of-Pocket Maximum (medical/behavioral health/Rx)	$1,500: Self $3,000: Family	$3,000: Self $6,000: Family (2 or more)
Non-Emergency Medical Transportation (NEMT)	Excludes car, taxi, bus, gurney van, wheelchair van and any transportation other than a licensed ambulance or psychiatric transport van.	Covers stretcher-gurney van or wheelchair van at $0 copay when medically necessary and ordered by a Plan Physician.

Optum Behavioral Health

For Kaiser Permanente members only

	2026	2027
Behavioral Health Visits (annually)	Visits 1-3: $0 copay Visits 4+: $30 copay	All Visits: $30 copay
Out-of-Pocket Maximum (medical/Rx)	$1,500: Self $3,000: Family	$3,000: Self $6,000: Family

What changes for visits?

The first three visits are no longer $0. All visits have a $30 copay in 2027.

Kaiser Senior Advantage

Prescription limit and expanded ZIP codes

Prescription TrOOP limit	2026	2027
Per member	$2,100	$2,400
Non-Emergency Medical Transportation (NEMT)	Coverage excludes car, taxi, bus, gurney van, wheelchair van and transportation other than a licensed ambulance or psychiatric transport van.	Licensed stretcher/gurney van or wheelchair van at $0 copay. A network provider must order a medically necessary one-way trip to home, a skilled nursing facility or a higher level of care, immediately after an inpatient stay or certain emergency, urgent care or outpatient hospital encounters.
Expanded service areas		92028: San Diego County 92254: Riverside County 92274: Riverside County, excluding portions in Imperial County

UC Care

Behavioral health, hospital tiers and member support

Behavioral health: Tier 1 and Tier 2	2026	2027
Copay per visit	Visits 1–3: $0 Visits 4+: $30	All visits: $30

Four hospitals move from Tier 1 to Tier 2 in 2027

1. St. Mary Medical Center Long Beach
2. PIH Health Downey Hospital
3. Whittier Hospital Medical Center
4. PIH Health Good Samaritan Hospital

Member services and care navigation

Accolade / Accolade.com becomes Transcarent / Transcarent.com.

HealthSavings+ and Your HSA

2026 and 2027 costs and contributions

	2026	2027
In-Network Out-of-Pocket (OOP) Max	Single $6,700 Family $13,400 (Individual Cap $10,600)	Single $6,700 Family $13,400 (Individual Cap $12,000)
Total HSA contribution limits (IRS limits)	$4,400 for single coverage $8,750 for family coverage	$4,500 for single coverage $9,000 for family coverage
Annual UC Contribution toward HSA	Up to $750 for single coverage Up to $1,500 for family coverage	Remain the same
Catch-up Contribution for members age 55+	$1,000 annually	Remain the same
HSA Custodian	HealthEquity	Remain the same
Member Service/Health Care Navigation	Accolade/ Accolade.com	Transcarent/ Transcarent.com

HealthSavings+: Enrollment Rules

Review these restrictions before enrolling

Medicare enrollment

You cannot enroll if you are enrolled in Medicare.

Split-family coverage

You cannot enroll if you cover a family member who is enrolled in Medicare.

Enrollment timing

Retirees may enroll during Open Enrollment only. Mid-year enrollments are not permitted.

Living abroad

You may enroll in HealthSavings+, but you cannot contribute to the HSA.

Accolade Becomes Transcarent

Your first contact for UC Care and HealthSavings+

Care Advocates: (866) 406-1182

Through December 2026

Continue using the Accolade app and member portal.

Beginning January 2027

Use member.Transcarent.com and the mobile app with your same login information.

Webinar registration

November 4, 13 and 18, 2026
12:30–2:00 p.m. Pacific

Mobile app & portal
Available January 2027

UC Medicare Plans: 2027 Changes

Part D prescription out-of-pocket limits

Plan / benefit	2026	2027
UC Medicare Choice: TrOOP maximum	$2,100 per member	$2,400 per member
UC Medicare PPO: TrOOP maximum	$2,100 per member	$2,400 per member
UC High Option: TrOOP maximum	$2,100 per member	$2,400 per member
UC Medicare PPO without Rx	N/A	N/A

TrOOP = True Out-of-Pocket costs that count toward your annual Part D limit.

Via Benefits: Your HRA Contribution

Annual 2027 HRA by years of service

Years of Service	HRA 2027
20+	$4,000.00
19	$3,800.00
18	$3,600.00
17	$3,400.00
16	$3,200.00
15	$3,000.00
14	$2,800.00
13	$2,600.00
12	$2,400.00
11	$2,200.00
10	$2,000.00

Individual Medicare plans

For retirees living in a state outside California. All covered family members must have Medicare Parts A and B.

Choice and support

Local plans, including Kaiser where available; plans for different budgets; separate choices for each family member; personalized assistance.

Using your HRA

Eligible expenses include Medicare Supplement premiums, Part B and D premiums, and some additional out-of-pocket costs.

Dental, vision and legal changes

Use paper form UBEN 100 during Open Enrollment. Via Benefits members cannot use UCRAYS for those plans.

Via Benefits: Who Is Eligible?

Retirees must first qualify for UC retiree health insurance

You and your covered spouse or domestic partner must meet all three requirements:

Age

Age 65 or older

Medicare

Eligible for and enrolled in Medicare Parts A and B

Residence

Living in a state outside California

Covered family member under 65 and enrolled in Medicare?

You do not meet the Via Benefits requirements. You remain on UC Medicare PPO or High Option.

Via Benefits: Getting Help

Medicare Open Enrollment: October 15–December 7, 2026

Review your coverage

Log in to compare plans, including Kaiser Senior Advantage where available.
my.viabenefits.com/uc

Call for personalized assistance

1-855-359-7381 | TTY: 711
Monday–Friday, 5 a.m.–4 p.m. Pacific

Explore The Groove

Information about Medicare Open Enrollment and your options.
thegrooveviabenefits.com

Enrolling in Medicare Next Year?

UC offers resources to help you prepare

Read the Medicare Fact Sheet

Understand how Medicare coordinates with UC retiree coverage.

Attend a Medicare webinar

Review the enrollment process and your plan choices.

Start with UC's enrollment guide

"What to do when you're enrolling in Medicare"

Visit: ucal.us/medicare

Medicare Enrollment Is Required

For eligible UC retirees and covered family members

Premium-free Part A eligibility

If you qualify for premium-free Part A, UC requires enrollment in Medicare Parts A and B.

Your Medicare ID card

Both Part A and Part B must appear on the card to enroll in a UC-sponsored Medicare plan.

Why UC requires Medicare

Medicare offsets insurance costs and helps UC continue funding retiree health benefits.

Retirement before July 1, 1991

An exception applies to retirees who retired before this date. Medicare enrollment is optional.

Residence outside the United States

Medicare enrollment is optional. This exception applies to retirees living outside the U.S.

Returning to the United States

UC requires Medicare enrollment when you return. A Medicare late enrollment penalty may apply.

Failure to comply to UC's Medicare rules may result in penalties and loss of UC-sponsored medical coverage.

Split or Mixed-Medicare Families

Some family members have Medicare and others do not

Non-Medicare Members	Required Form	Medicare Members
UC Blue & Gold (Health Net)	UBEN 121	UC Medicare Choice PPO (UnitedHealthcare)
Kaiser Permanente	UBEN 127	Kaiser Senior Advantage
UC Care (Blue Shield)	UBEN 123	UC Medicare PPO (Anthem)
HealthSavings+ (Blue Shield)	UBEN 100 + plan form	No partner plan — retiree can choose any UC Medicare plan (use that plan's UBEN form)

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

Member ID Cards for 2027

Alphabetized by plan name | Who receives cards and what to expect

Plan	# of cards	What to expect for 2027
ARAG Legal Plan	1	**New** members only
DeltaCare USA	1	**New** members only
Delta Dental PPO	0	Log in and register to obtain ID cards
HealthEquity — Health Savings Account	1	**New** members / members with an expiring debit card
HealthSavings+ (Blue Shield)	1	**All** members
Kaiser Permanente HMO	1	**All** members
Kaiser Senior Advantage	1	**New** members only
UC Blue & Gold HMO (Health Net)	1	**All** members
UC Care (Blue Shield)	1	**All** members
UC High Option (Anthem)	2	**New** members only: Anthem medical card + Navitus Rx card
UC Medicare Choice (UnitedHealthcare)	1	**All** members
UC Medicare PPO (Anthem)	2	**New** members only: Anthem medical card + Navitus Rx card
UC Medicare PPO without Rx (Anthem)	1	**New** members only
Vision Service Plan (VSP)	0	Log in and register to obtain ID cards

Dental Coverage

Delta Dental PPO and DeltaCare USA HMO

Delta Dental PPO

Delta Dental continues as the vendor.
2027 premiums increase 2%.

DeltaCare USA HMO

Delta Dental continues as the vendor.
2027 premiums increase 2.5%.

UC contribution

UC pays the full monthly premium for retirees eligible for the full UC contribution.

Graduated eligibility

You pay a portion through your monthly pension deduction.

Enrollment

Retiree enrollment is open. Existing coverage continues next year.

Vision Coverage

VSP continues | No benefit design changes

More provider options

Warby Parker joins the VSP provider network.

Premiums and payment

Premiums increase 2.5%. No UC contribution; arrange payment directly with VSP.

Enrollment

Existing coverage continues. Retiree enrollment is open.

	2026	2027
Retiree Only	$12.43	$12.74
Retiree + One Adult	$23.52	$24.32
Retiree + Child(ren)	$23.73	$24.11
Retiree + Family	$29.05	$29.78

Enroll for next year

ucretirees.vspforme.com

(866) 240-8344

Legal Coverage

ARAG continues | Benefits and premiums remain unchanged

Your payment

No UC contribution. Premiums are deducted from your monthly pension.

Enrollment

Retiree enrollment is open. Existing coverage continues.

Access your benefits

ARAGLegalCenter.com
Access code: 11700uc

	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

Accidental Death & Dismemberment

Prudential Life continues | No changes

Premiums

No UC contribution. Arrange payment directly with Prudential; retirees are billed annually.

Coverage continues

Existing coverage carries forward. Enrollment is available year-round.

To enroll

Call 1-800-524-0542 or download the form from UCnet.

Coverage Amount	Self	Self + Adult
$10,000	$12.98	$19.14
$25,000	$32.45	$47.85
$50,000	$64.90	$95.70
$100,000	$129.80	$191.40
$250,000*	$324.50	$478.50

* $250,000 coverage is available only if your employee coverage exceeded $250,000.

Pet Insurance

Nationwide continues | Preferred pricing for UC

Covered pets

Cats, dogs, birds, small mammals and exotic pets. Livestock, including horses, is excluded.

Premiums

Rates depend on species and state of residence. No UC contribution; pay Nationwide directly.

Enrollment

Open year-round. Existing coverage continues.

petinsurance.com/uc **(877) 738-7874**

Make and Confirm Your Changes

A selection is not complete until you confirm it

Sign in

Go to ucal.us/oe and open UCRAYS.

Review and select

Choose your plans and review your elections.

Confirm

Select “Confirm” and make sure you receive your confirmation.

UCRAYS Open Enrollment is available to retirees who retired before October 1, 2026 and already have UC coverage.

Need Help Accessing UCRAYS?

No computer, locked out or recently retired?

Call RASC

1-800-888-8267
Monday–Friday
7:00 a.m.–4:30 p.m. Pacific

Use a paper form

Complete UBEN 100.
Deadline: November 20, 2026
at 5:00 p.m. PT.

Follow the UBEN 100 submission instructions for receipt or postmark requirements.

Changing to a New Medicare Plan?

Complete the required Medicare plan form

New plan	Form
UC Medicare PPO or UC High Option (Anthem)	UBEN 123
Kaiser Senior Advantage	UBEN 127
UC Medicare Choice PPO (UHC)	UBEN 121

Switching between UC Medicare PPO and High Option does not require a new UBEN 123.

Fax: (800) 792-5178

RASC must receive forms by November 27, 2026.

Mail to RASC

P.O. Box 24570, Oakland, CA 94623. Postmark by the deadline.

A Qualifying Event? You Have 31 Days

Enrollment outside the annual Open Enrollment period

31

DAYS TO ENROLL

Move

Outside your plan's service area

Loss of coverage

Involuntary loss of other coverage

Family changes

Marriage or a newly eligible family member

Act within 31 days of your qualifying event.

Temporary change: Submit a paper form

UCRAYS Life Events is unavailable October 19, 2026–January 3, 2027.
Submit a paper form for qualifying life event changes during this period.
UCRAYS Open Enrollment remains available.

Access to UCLA Health Providers

Plans listed in your presentation

Non-Medicare plans

UC Blue & Gold (Health Net)
UC Care (Blue Shield)
HealthSavings+ (Blue Shield)

Medicare plans

UC Medicare PPO (Anthem)
UC Medicare PPO without Rx (Anthem)
UC High Option PPO (Anthem)
UC Medicare Choice PPO (UnitedHealthcare)

Need help finding a doctor?

(310) 825-2631 | Monday–Friday, 7 a.m.–7 p.m. Pacific

uclahealth.org

Your Health Care Facilitator Program

Help with UC health plan issues you have not been able to resolve on your own

56,000+
active faculty & staff

17,000+
retired faculty & staff

Plus eligible
family members

We troubleshoot UC health plan issues and help coordinate your coverage with Medicare.

Before you contact your HCF:

1. Understand your benefits

Review UCnet and your Evidence of Coverage (EOC) for plan limitations or exclusions.

2. Contact your health plan

Ask about coverage, authorizations, provider networks, second opinions, pharmacy questions or changing your primary care physician.

3. Check with your provider

If you receive a bill, contact the provider's office or billing office to confirm they billed your insurance.

HCF's do not provide counseling on retirement, disability or Postdoc benefits.

Erika Castillo
Employees & retirees with last names A–K
(310) 794-8121

Debra Wells
Employees & retirees with last names L–Z
(310) 794-3057

Contact us: HCFHelp@chr.ucla.edu

Tools and Resources

Enrollment steps, UC support and Medicare contacts

UC Retirees: Open Enrollment

1. Visit ucal.us/oe: “Retirees Get started.”
2. Sign in to UCRAYS: select “Open Enrollment.”
3. Review your plan options and premiums.
4. Select “Confirm” to complete your elections.
5. Save your email confirmation. If no email is on file, confirmation arrives by U.S. mail.

UCnet: Benefits Information

ucnet.universityofcalifornia.edu

Open Enrollment, UC benefits and Medicare information; forms and fact sheets; Evidence of Coverage booklets; webinars on retirement and Medicare, plan information and rates.

UC Retirement Administration Service Center

- Domestic: 1-800-888-8267 | International: 1-510-987-0200
- Mon–Fri: 8:30 a.m.–4:30 p.m. PT
- Open Enrollment only: 7 a.m.–4:30 p.m. PT
- UnifyHR: Open Enrollment and UCRAYS access support
- Secure messages: sign in to UCRAYS and select “Messages.”
  - Fax: 1-800-792-5178
  - Mail: P.O. Box 24570, Oakland, CA 94623-1570

UCLA Emeriti/Retirees Association

(310) 825-7456

Medicare Coordination of Benefits

If Medicare is not paying as primary: 1-855-798-2627

Centers for Medicare & Medicaid Services

1-800-MEDICARE (1-800-633-4227), say “agent”
TTY: 1-877-486-2048
Medicare.gov **Medicaid.gov**

Social Security Administration

1-800-772-1213 | TTY: 1-800-325-0778 | **SocialSecurity.gov**

HICAP: Medicare Counseling and Advocacy

cahealthadvocates.org/hicap/

Los Angeles County: 213-383-4519
All other counties: 800-434-0222

UCLA Open Enrollment Help Desk

Join a session for questions about your retiree benefits

Date	Time (Pacific)
Thursday, November 5, 2026	10:00 – 11:00 a.m.
Tuesday, November 10, 2026	11:00 a.m. – 12:00 p.m.
Wednesday, November 18, 2026	5:00 – 6:00 p.m.

Before your session

Review ucal.us/oe and watch the pre-recorded Open Enrollment Highlights presentation.

RASC
Open Enrollment Office Hours

Get the support you need. Ask your questions. Make informed choices.



Open Enrollment October 29, 2026 8:00am – November 20, 2026 5:00pm

We are hosting UC Retiree Open Enrollment Office Hour group sessions every Thursday from 12:00–1:30 p.m.

Dates

- October 22, 2026
- October 29, 2026
- November 5, 2026
- November 12, 2026
- November 19, 2026

These office hours are designed to help answer questions about the enrollment process:

- How to enroll
- What forms are needed to enroll
- Where and how to submit enrollment forms
- General questions about the enrollment process
- Questions about completing enrollment paperwork

REGISTER HERE:
https://UCOP.zoom.us/webinar/register/WN_tYF0PBA1SZqBe4piShHMIA

Monthly Webinar and Weekly Q&A Session

These sessions are being offered by the RASC

Monthly Webinar

https://bit.ly/RASCMedicareMonthly

Every 4th Thursday of the month

10:00 AM to 11:30 AM PT.

Weekly Q & A Session

https://bit.ly/RASCWeeklyMedicare

Every Tuesday

12:00 PM to 1:00 PM PT.

Rehired Retiree Webinar

https://UCOP.zoom.us/j/92887245452?pwd=ItCbtAzKGJTSFnPY0V0tYELnEuWPmF.1&from=addon

- Meeting ID: 928 8724 5452, Passcode: 095559

Hosted by Health & Welfare

Second Friday of each month

10:00 AM – 11:30 AM PT.

Final Reminders

Review your choices, confirm changes and keep your records

Read and review

Read your Open Enrollment booklet and review the pre-recorded presentations and materials.

Confirm your elections

If you make changes, select “Confirm” and make sure you receive your confirmation.

Keeping your current plans?

No action is required if you are satisfied, but log in to UCRAYS to review your current enrollments.

Adding family members?

Expect a February letter from UnifyHR requesting documents to verify your new dependent’s eligibility.

Changing plans?

Watch for your new ID card in the mail. Keep your old card in a safe place.

OPEN ENROLLMENT ENDS

November 20, 2026 at 5:00 p.m. PT

MEDICARE FORMS MUST BE RECEIVED BY

November 27, 2026

Thank you!

We’re here to help with your UC health benefits.