

UC Retiree Medical Plans 2021

Overview of Coverage & Changes for UCLA Retirees *with Medicare*



Anthem 

UNIVERSITY
OF
CALIFORNIA PPO Plans



Open Enrollment:
Oct. 29-Nov. 24, 2020

ucal.us/oe



*Special pandemic edition with wellness
resources and virtual care information*

J. Bridget Sheehan-Watanabe
UCLA Health Care Facilitator

Agenda

Open Enrollment
Oct. 29 – Nov. 24, 2020

- Open Enrollment Logistics ([slide 3-6](#))
- Medicare Enrollment Requirement Review ([slide 7](#))
- Medicare Plans, Split Family Partner Plans/Medicare Transition Plans ([slides 8-9](#))
- UC Retiree Medicare Plans Changes and Plan Overviews
 - **Medical and Rx Plan Changes for 2021** ([slides 10-11](#))
 - Medicare Advantage Plans ([slides 12-21](#))
 - Medicare PPOs, High Option, secondary to Medicare ([slides 22-28](#))
- Retirees outside of CA with Medicare ([slide 30](#))
- Brief Updates on **Changes** - Dental, Vision, Legal ([slide 31](#))
- Don't Want to Make Changes? ([slide 32](#))
- Reminders, Resources, Links & Contacts ([slides 33-36](#))
- Virtual Fair Navigation Information ([slides 37-41](#))



Watch for virtual mask to find online and app-based programs and services that help you *stay healthy and access care while staying home and staying safe!*

Open Enrollment for 2021

Open Enrollment
Oct. 29 – Nov. 24, 2020

- UC's Open Enrollment in 2020 for 2021:

Begins: Oct. 29 at 8 am

*Ends: **Nov. 24 at 5 pm***

November 2020

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

- *Changes effective Jan. 1, 2021*

Watch for ID cards in the mail in late December

- **NEW: Virtual Benefits Fair** ucla.us/benefitsfair

Available 24/7 throughout open enrollment

See slides [37-41](#) for Virtual Fair navigation information

Enroll Online: ucal.us/oe

ENROLL ONLINE

- Go to ucal.us/oe, select “Retirees”
- Sign in to UC Retirement At Service
- Choose “Open Enrollment”
- Select “Medical,” “Dental” or “Legal” to see 2021 options
- Click to calculate costs to see your premiums
- Select “Confirm” and follow steps to get confirmation number to finalize enrollment or changes.

Click [here for more detailed instructions.](#)

No internet access or need help with the enrollment process or premium information?
Call Retirement Administration Service Center
(RASC) **1-800-888-8267**

Find YOUR
premiums
based on
full or
graduated
eligibility in
UCRAYS

Open Enrollment
mailer and ucnets
includes premiums
for those with full
100% eligibility



[Click here for 2021 Retiree Premiums](#)

SIGN IN TO UCRAYS

- **Log in with UCRAYS username and password.** If this is your first time, use AYSO username if you have one, or create a new account. Answer security questions to confirm identity.
- **Check your contact information** in UCRAYS, make sure phone & email are current

FORGOT PASSWORD?

- Enter username, click “Forgot Password?”
- Enter last four of SSN and DOB
- Select to have temporary password sent to cell phone, OR answer security questions.

Using Form to Change Plans

Open Enrollment
Oct. 29 – Nov. 24, 2020

- Retirees can use UBEN 100 form:

ucnet.universityofcalifornia.edu/forms/pdf/uben-100.pdf

- You must use form if:

- Your September through December retirement is pending
- You want to suspend or un-suspend medical and/or dental plans
- You have a Via Benefits plan, moved back to CA, and are returning to UC plan coverage

- *Instructions are on the form.*

- **Must submit form to RASC by November 24 at 5 pm**
- ***Medicare enrollees will have a separate Medicare form to complete if changing plans - see next slide***

Open Enrollment *Step 2* for Medicare Enrollees Making Changes

- Step 1: Change plan with UC (see slides 3-5)
- Step 2: Complete the **UC Medicare form** for your new plan. ***The form must be returned to RASC by Monday Nov. 30, 2020.***
 - Form necessary if you change plan vendors to reassign Medicare.
 - After making plan change online, you will receive an email referring you to UCRAYS for message. Form will be sent to you in UCRAYS. If no email on file, form will be mailed to you.
 - All Medicare members under your coverage must complete a separate form.
 - Find forms online here, <https://ucnet.universityofcalifornia.edu/forms/number.html>
 - [UBEN 121](#) for United Healthcare UC Medicare Choice - *assigns Parts A, B, D to plan*
 - [UBEN 123](#) for Anthem Blue Cross UC Medicare PPO or High Option - *assigns Part D to plan*
 - [UBEN 127](#) for Kaiser Senior Advantage - *assigns Parts A, B, D to plan*
- **Medicare's Open Enrollment runs from October 15 to December 7. This is not UC's open enrollment. You must comply with UC's OE dates when you are making changes to your UC plans, even if they are plans that work with Medicare.**

Retiree Medicare Enrollment Requirement Review

- If eligible for premium-free Part A, UC requires you to enroll in Medicare and coordinate it with your UC retiree health plan.*
- Apply for Medicare Parts A&B three months before 65th birthday month.
<https://www.ssa.gov/medicare/>
- Part D - your UC medical plan coordinates you with Part D.
- You pay Part B premiums and may pay Part B and Part D Medicare Income Related Monthly Adjustment Amounts (IRMAAs), if higher income.
<https://www.ssa.gov/benefits/medicare/medicare-premiums.html>
- Look for letter from the Retirement Administration Service Center (RASC) about 2 ½ months before 65th birthday. Complete form and return to RASC or UC plan (address and instructions on form).
- **Welcome to Medicare Survey, Medicare Coordination of Benefits Form** – on recall with retiree health coverage? On Medicare's COB form indicate: working - yes; group coverage *through employer* - **no**. *If Medicare not paying as primary, call Medicare COB office at 1-855-798-2627 and provide retirement date.*



*If not eligible for Part A due to lack of Social Security credits and you are continuing to work for another employer after retiring from UC and do not have active employee coverage, OR you may later become eligible for Medicare through a spouse, you may want to consider enrolling in Part B at age 65 to avoid late enrollment penalty from Medicare later. Part B eligibility is separate from Part A. If you think this may apply to you, call or email the UCLA HCF to discuss.

Medical Plans - 2021*

Plan availability based on zip code and Medicare enrollment status

Non-Medicare Plans

HMOs:

- Kaiser Permanente ^
- UC Blue & Gold HMO (Health Net) ~

PPOs (Anthem plans):

- UC Care ~
- CORE ^
- UC Health Savings Plan ^

^ Only new members receive new ID cards

~ All members receive new ID cards for 2021

**New members receive medical and Rx cards;
current members receive only new Rx cards*

Medicare Plans

Medicare Advantage HMO:

- Kaiser Senior Advantage ^

Medicare Advantage PPO (UHC):

- UC Medicare Choice~

Medicare PPOs (Anthem plans):

- UC Medicare PPO *
- UC Medicare PPO *without Prescription Drug* ^
- UC High Option Supplement to Medicare *

Via Benefits Medicare Coordinator (outside of California, in U.S.)

2021 Split Family Partner Plans* Medicare Transition Plans

Open Enrollment
Oct. 29 – Nov. 24, 2020



<u>Non-Medicare^</u>	<u>Medicare~</u>
UC Blue & Gold	UC Medicare Choice/UHC
Kaiser	Kaiser Senior Advantage
UC Care PPO	UC Medicare PPO/Anthem
Core	UC Medicare PPO/Anthem
Health Savings Plan*	HSP members can select any UC Medicare plan when transitioning to Medicare

***The Health Savings Plan is not available to “split” families.** The Health Savings Plan requires that no one under the coverage have Medicare. **High Option is also not available to split families or as a transition plan**, except for Health Savings Plan members who become Medicare-eligible. Other retirees with Medicare can select High Option during open enrollment once everyone under the coverage has Medicare.

^If you are in a non-Medicare plan and become Medicare-eligible during the year, you will transition to the Medicare partner plan (outside of Open Enrollment).

~Retirees outside of CA who transition to Medicare transition to Via Benefits if there is no one left without Medicare on their coverage. See [slide 30](#).


Changes for 2021 Retiree Medicare Plans

- **All plans**: Those who qualify for Part D **low-income subsidy** will have small **incremental increases in costs** (CMS mandate)
- **UC Medicare Choice (UnitedHealthcare)**  UnitedHealthcare®
No Changes (other than low-income subsidy above)
- **UC Medicare PPO and High Option (Anthem)** 
 - Medicare PPO Rx out-of-pocket maximum increasing to \$6,550
 - *Anthem's Engage Elite Plus mobile app no longer offered.*
New Tool: Sydney Health (web & mobile app)



Premiums also change each year. Review the plan
premiums online or in the open enrollment mailer.

Changes for 2021 Retiree Medicare Plans

- Kaiser Senior Advantage 
 - **Prescription drug maximum out-of-pocket increasing to \$6,550 (CMS limit)**
 - **Outpatient Prescription Drugs with over the counter equivalent** (same active ingredient, strength, dosage form as the prescription drug) are **excluded from coverage**.
 - Exclusion does not apply to:
 - Insulin
 - OTC preventive drugs (e.g., smoking cessation, contraceptives)
 - Entire class of a drug when one drug in that class becomes available OTC

UC's Medicare Advantage Plans

HMO:

- Kaiser Senior Advantage



PPO

- UC Medicare Choice (United Healthcare)



Primary Characteristics of Medicare Advantage Plans:

- **Medicare assigned** to the plan - Medicare will not work outside of the plan. Medicare pays into the plan.
- **Predictable and controlled costs** – You pay mostly copays for medical services and prescription drugs.
- **In HMO - Restricted choice of physicians and facilities**, PCP gatekeeper, referrals and authorizations.
- **In PPO, can see any Medicare provider** willing to bill the plan or who allows you to bill the plan (no “opt out” providers except behavioral health); no PCP or medical group assignment.

Kaiser Senior Advantage



- **Must use Kaiser providers and facilities**
 - Exceptions: urgent and emergency care, additional benefits below
- **Same day, telephone and video appointments available**
- **Kaiser hospitals and medical centers providing full range of care throughout Southern CA**
- **Pre-Enrollment Toll Free Number: 1-800-324-9208**
- **Behavioral health only through Kaiser**
(Optum is for non-Medicare Kaiser members only)
- **Additional benefits and offerings:**
 - Target Clinics
 - Away From Home Travel Services/Visiting Member Program
 - CVS Minute Clinics in states without Kaiser for urgent care needs
 - Wellness Apps & Health and Fitness Discounts

At a Glance: Kaiser Senior Advantage 2021



Maximum out-of-pocket (OOP) costs	Medical Max OOP \$1,500 Rx Max OOP \$6,550
Dr Visit	\$20 copay (phone and video appointments no copay)
ER	\$65 copay
Hospital Inpatient	\$250 admission copay (covers all days in hospital)
Outpatient Surgery	\$100 copay (\$20 copay for minor procedures in medical office when vital signs do not need monitored)
Prescription Drugs	\$5/\$25 retail copays (up to 30 day supplies) \$10/\$50 mail order copays (up to 100 day supplies) 50% coinsurance for infertility and sexual dysfunction Rx
Lab, Imaging, x-ray	\$0 copay
DME	\$0 copay
Outpatient Rehab therapies	\$20 copay/visit
Skilled Nursing Facility	\$0 (100 day per year limit)
Vision Benefits	\$20 exam; one pair glasses or contacts following cataract surgery; \$150 allowance* for lenses/frames or contacts every 24/mo.
Hearing Exam/Hearing Aids*	\$20 exam copay; \$2500 allowance* for each ear hearing aid every 36 months. Will cover both only if two provides a significant improvement that is not attainable with only one. Must use plan contracted vendor. You pay balance.
Out-of-area Care	Emergency & urgent care only, unless enrolled in Kaiser's Visiting Member Program. (Call Kaiser number on card to inquire about program.)




Medicare Advantage HMO

Kaiser Senior Advantage

Open Enrollment
Oct. 29 – Nov. 24, 2020



Getting care or advice outside your doctor's office

Target Clinics 	 Phone & Video Appointments, & Nurse Advice Line	Away From Home Travel Services/Visiting Member	CVS Minute Clinic* (limited access) 
kptargetclinic.org 1-833-KP4CARE	kp.org/getcare 1-833-574-2273 24/7	kp.org/travel 1-951-268-3900 24/7	Minuteclinic.com* <i>Limited under Kaiser</i>
Cost: \$20 (or \$0 for preventive)	Cost: \$0	Cost: Applicable plan copays	Show plan ID card and pay urgent care \$20 copay.*
Available: M-F 9-2, 2:30-7 Weekends 11-2, 2:30-4 Appointments & walk-ins (if schedule not full). Staffed by Kaiser providers. Preventive care & care for minor injuries & illnesses. Do not visit with cold, flu or COVID-19 symptoms.	Available: hours vary Phone and video appointments available with Kaiser providers at most Kaiser facilities, when appropriate. Call number on card to schedule with own doctor, if available. 24 hour Nurse Advice line also available.	Get care at Kaiser facilities in other areas/states when visiting those areas https://healthy.kaiserpermanente.org/content/dam/kporg/aca/get-care/getting-care-kaiser-permanente-service-areas.pdf This is a Kaiser program, not a UC-negotiated benefit.	Available: 7 days a week; hours vary. <i>For urgent care services only, when traveling in states where there are no Kaiser providers*</i> MinuteClinics are located inside select CVS Pharmacy stores, nationwide. For minor conditions and injuries

**Kaiser will not cover routine or preventive care from Minute Clinics. Kaiser members who use Minute Clinics for urgently needed services in states where there are Kaiser providers must pay and submit claims to Kaiser for reimbursement, less plan copay.*

**In an emergency,
you can go to
the nearest
emergency room
or dial 911.**

Medicare Advantage HMO

Kaiser Senior Advantage



Wellness Resources



ChooseHealthy™

Calm is a **free app** for meditation and mental resilience, to **lower stress, reduce anxiety, improve sleep.** Includes guided meditation and sleep stories.

kp.org/selfcare

myStrength is a **free app** to help **manage and overcome challenges**, reduce stress, control anxiety, manage depression. It can be personalized and incorporates multiple programs.

kp.org/selfcare

ClassPass provides **free access to 4,000+ online on-demand video workouts.** It also offers **discounts on livestream** and in-person fitness classes. Included are pilates, yoga, dance, strength training.

kp.org/exercise

ChooseHealthy provides **discounts on: health and fitness products, and services** from specialty care practitioners. Access **free health classes and articles** at no extra cost. ChooseHealthy discounts available to all members, except Active&Fit is not available for Kaiser Senior Advantage members.

kp.org/choosehealthy

Calm, myStrength and ClassPass apps
available free to all adult members.

Kaiser wellness resources
on this page are perks, not
UC-negotiated benefits.

UC Medicare Choice

- **Medicare A, B & D assigned** to the plan
 - Providers bill UHC, not Medicare
 - UHC providers submit authorization requests to UHC
 - Single card for medical and pharmacy services
- **Can see any Medicare provider** willing to bill the plan or who allows you to bill the plan
 - **Same benefits with UHC and non-UHC Medicare providers**
 - No referrals needed to see specialists; no PCP or medical group assignment
 - ***Cannot see providers who have opted out of Medicare and want to enter into private contract with you (except behavioral health)***
- You pay **copays for medical services and prescription drugs**
- **OptumRx mailorder; Mailorder equivalent/90 day copays at: UC pharmacies, Costco, CVS, Rite Aid, Safeway/Vons, Walmart, Walgreens**

At a Glance: UC Medicare Choice, 2021



Maximum out-of-pocket (OOP) costs	Med Max OOP \$1,500 Rx Max OOP \$2,000
Dr Visit	\$20 copay
ER	\$65 copay
Hospital Inpatient	\$250 admission copay (covers all days in hospital)
Outpatient Surgery & Other Procedures (e.g. injections, biopsies)	\$100 copay - includes minor office-based procedures that have surgery coding at hospital-owned facilities INCLUDING UCLA MEDICAL PLAZA OFFICES
Prescription Drugs	\$5/\$25/\$40 retail (up to 30 day supplies) \$10/\$50/\$80 mail order or preferred pharmacy (up to 90 day supplies)
Specialty Drugs	\$25 (1 mo.) - \$50 (3 mo.) copays for specialty drugs \$0 for Part B drugs
Lab, Imaging, x-ray	\$0 copay
DME	\$0 copay
Outpatient Rehab therapies	\$20 copay/visit
Skilled Nursing Facility	\$0 (unlimited days)
Vision Services	\$20 exam; glasses or contacts after cataract surgery; 1 routine eye exam/year
Hearing Exam/Hearing Aids	\$20 exam; up to \$2000 allowance* for two hearing aids every 3 years. <i>Can use any provider, including Costco.</i>
Out-of-area Care	Use any Medicare provider in US; pay and submit claims when outside the U.S.

*Your share of cost over allowance *does not* apply to your annual out-of-pocket maximum.

UC Medicare Choice

Benefits beyond Medicare include:

- **Behavioral Health coverage expansion** - includes non-Medicare providers
- **Podiatry** – 12 visits/year (not limited to diabetes related foot care)
- **Acupuncture & Chiropractic** – 24 visits/year for each, \$20/visit
- **National MedTrans - Post-hospital transportation** program to medical appointments, for up to 30 days after hospital discharge, no cost, *requires case management referral*
- **Mom's Meals NourishCare - Post-hospital meal delivery program**, up to 84 meals (3 meals/day), no cost, *requires case management referral*
- **Solutions for Caregivers Program** (assessment, planning, referrals to services in your area)
- **Care outside the US** (routine and emergency); you must pay, obtain medical records and itemized receipts, and submit claims; copays apply
- ***Virtual care, wellness programs, and more, on the next two slides.***






UC Medicare Choice



Getting care or advice outside your doctor's office



Virtual Visits 	Nurse Line 	House Calls 
Doctor on Demand, AmWell uhcvirtualvisits.com/howitworks	1-877-365-7949 - 24/7	1-866-447-7868, M-F 8 am - 8:30 pm ET
Cost: \$20*	Cost: \$0	Cost: \$0
<p>Video chat with a doctor from your computer, tablet or smartphone - any time, day or night. You can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy. Virtual Behavioral Health Visits available to help you manage depression, stress or anxiety.</p>	<p>Talk to a registered nurse who can: help you with sudden health concerns and deciding where to seek care; refer you to doctors and hospitals; answer questions about a medication; help you understand symptoms, your health condition or a new diagnosis; explore treatment options.</p>	<p>Annual in-home preventive care visit by a nurse practitioner. Physical exam, health screenings, review of your history and medications, and opportunity for you to ask questions. You and your doctor receive a summary of the visit.</p>

** In response to the pandemic, Virtual Visits copays are waived through 12/31/20.*

In an emergency, you can go to the nearest emergency room or dial 911.

UC Medicare Choice



Fitness & Wellness Resources



SilverSneakers offers memberships to thousands of fitness centers, group exercise classes designed for all abilities, On-Demand workout videos, live virtual classes and workshops, and fun activities held outside the gym. Download SilverSneakers mobile app for workouts and a location finder.

Free – Go to:
silversneakers.com/StartHere
Or call SilverSneakers Customer Service
1-888-423-4632, M-F, 8 am – 8 pm ET.



Renew by UnitedHealthcare brings together a variety of health and wellness resources, including: Brain Games; health topics library; recipe library, *Renew* Magazine; Renew Positivity with inspiring articles, images, music playlists, and fun activities; videos and online courses. Earn Rewards for completing certain health activities.

Free - Register and sign in to UHC website
www.UHCRetiree.com/uc
Plan member ID required to register.
Click on the Health & Wellness tab.

UC Medicare PPOs

Medicare PPOs:

- UC Medicare PPO
- UC Medicare PPO *without Rx*
- UC High Option

Primary Characteristics of UC's Medicare PPOs:

- **Medicare pays first, UC plan pays second**
- UC Medicare PPOs & High Option **pick up Medicare Parts A and B deductibles**
- **Must use Medicare providers** for services eligible for coverage by Medicare (*except behavioral health services*)

Search for Medicare providers: <https://www.medicare.gov/physiciancompare/>

- Cover **some benefits beyond Medicare** (e.g. hearing aids, services when traveling outside the US, expanded behavioral health coverage)
- UC plan (*except PPO without Rx*) **includes Part D coverage**
- Administered by Anthem with IngenioRx as pharmacy manager.

UC Medicare PPO

- After Medicare pays, UC Medicare PPO pays **80%** of remainder of Medicare allowed amount.
- **\$100 annual deductible** for services ***not*** covered by Medicare.
- For services not covered by Medicare, best to use Anthem providers to contain costs. 20% coinsurance for most services not covered by Medicare but covered under UC plan benefits (e.g. hearing aids, behavioral health not covered by Medicare, services outside the US).
- **Annual medical maximum out-of-pocket: \$1500.**
- **Separate Part D Rx plan** with set copays* \$0-10/\$30/\$45 retail or \$0-20/\$60/\$90 mail order/select~ pharmacies, up to **\$6550 annual max OOP** on Rx copays (generic and brand name formulary).

*Rx copays are for select generics-generics/brand name formulary/non-formulary
~90 day supplies at **mailorder** equivalent copay available at **UC-owned pharmacies**, and
Costco, CVS, Safeway/Vons, Walgreens

UC Medicare PPO *without Rx*

- Designed for people who have a Part D plan outside of the UC retirement system.
- Requires that retiree *and all covered family members* have Medicare and be enrolled in a non-UC Medicare Part D plan or Part D creditable coverage (*verification required*).
- **CANNOT have a non-UC Medicare Advantage Plan**; must have Original Medicare (Parts A & B not assigned to a plan).
- Medical plan identical to the UC Medicare PPO (see slides [23](#) & [26](#)) but this plan ***does not include the prescription drug coverage***.

UC High Option

- After Medicare pays, High Option pays **100%** of remainder of Medicare allowed amount.
- **\$50 annual deductible** for services **not** covered by Medicare.
- For services not covered by Medicare, best to use Anthem providers to contain costs. 20% coinsurance for most services not covered by Medicare but covered under UC plan benefits (e.g. hearing aids, behavioral health not covered by Medicare, services outside the US).
- **Annual medical maximum out-of-pocket: \$1050.**
- **Separate Part D Rx plan**, with set copays* \$0-10/\$30/\$45 retail or \$0-20/\$60/\$90 mail order/select~ pharmacies, up to **\$1000 annual max OOP on Rx copays** (generic and brand name formulary).

*Rx copays are for select generics-generics/brand name formulary/non-formulary

~90 day supplies at **mailorder equivalent copay** available at **UC-owned pharmacies**, and **Costco, CVS, Safeway/Vons, Walgreens**

Open Enrollment

Oct. 29 – Nov. 24, 2020

At a Glance: 2021 High Option and Medicare PPO	High Option	Medicare PPO
Deductible (applies to services not covered by Medicare)	\$50	\$100
Maximum Out-of-Pocket – medical	\$1050	\$1500
Maximum Out-of-Pocket – Rx (tier 1 and tier 2 Rx)	\$1000	\$6550
Physician Services (covered by Medicare first)	No copay	20% of balance after Medicare*
Preventive Care	No copay	No copay
<i>Hospital Services (first 60 days – plan picks up Medicare deductible)</i> Hospital (days 61+)	<i>No copay</i> No copay	<i>No copay</i> 20% of balance after Medicare
Emergency Care and Ambulance	No copay	20% of balance after Medicare
Rehabilitation Services (PT, OT, ST)	No copay	20% of balance after Medicare
S/A Skilled Nursing Facility (100 day limit/calendar year) Days 1-20 Days 21-100 Days 100+	No copay No copay Full cost	No copay 20% of balance after Medicare Full cost
Home Health (must be covered by Medicare)	No copay	20% of balance after Medicare
Durable Medical Equipment (covered by Medicare) Durable Medical Equipment (not covered by Medicare)	No copay 20%	20% of balance after Medicare 20%
Hearing Aids (2 hearing aids every 36 months)	20%	20%
Chiropractic* (Medicare must cover first)	No copay	20% of balance after Medicare
Acupuncture* (Medicare began covering for low back pain in early 2020)	No copay, or 20% if not covered by Medicare	20% of balance after Medicare or 20% if not covered by Medicare
Behavioral Health (with Medicare providers, MDs, PhDs, LCSWs)	No copay	20% of balance after Medicare
Behavioral Health (not covered by Medicare) / <i>LiveHealth Online</i>	20% / \$20	20% / \$20

*Balance After Medicare=Remaining Medicare-eligible expenses after Medicare has paid.

UC Plans and Medicare Coordination of Benefits (COB)

Example of COB on claim for office visit	High Option	Medicare PPO
Doctor visit	Picks up balance of Medicare allowed amount after Medicare pays	Applies benefit (80%) to balance remaining after Medicare pays
Medicare allowable	\$150	\$150
Medicare pays*	\$120	\$120
Plan pays	\$30	\$24
You pay	0	\$6 (up to \$1,500 annual maximum out-of-pocket)

*Assuming Medicare deductible met. Both High Option and Medicare PPO pick up Medicare deductibles. Medicare generally pays 80% of Medicare approved rate after deductible met.

UC Medicare PPOs, High Option, *Getting care or advice outside your doctor's office*

• Telehealth - LiveHealth Online*

- Available 24/7 via app or website livehealthonline.com
- **1-844-784-8409**, 7 am – 11 pm any time zone
- **Medical, Psychology, Psychiatry – Board Certified Providers in all 50 states**

LiveHealth
ONLINE



Plan	Medical, Psychology* and Psychiatry* visit cost
Medicare PPO with prescription drugs	<ul style="list-style-type: none"> • \$20 copay per visit. (This service is not covered by Medicare but is covered by your UC plan).
Medicare PPO without prescription drugs	<ul style="list-style-type: none"> • \$20 copay per visit. (This service is not covered by Medicare but is covered by your UC plan).
High Option Supplement to Medicare	<ul style="list-style-type: none"> • \$20 copay per visit. (This service is not covered by Medicare but is covered by your UC plan).

**In response to the pandemic, LiveHealth Online copays waived through 12/31/20.*

- **Anthem 24/7 NurseLine** - Consult with a registered nurse around the clock to discuss your health concerns. **1-800-977-0027**

Open Enrollment

Oct. 29 – Nov. 24, 2020

UC Medicare PPOs, High Option, *Plan App, Wellness Programs, Special Offers*

- **Sydney Health** - replacing Engage Elite Plus app
 - Find doctors near you, review benefits and claims, track progress toward health goals, and more. Download the **Sydney Health app** to get started. Plan ID required to register.



- **Wellness Programs and Special Offers - discounts on healthy lifestyle programs and products including:**

Garmin, Fitbit, 23andMe, Puritan Pride vitamins and minerals, BREVENA skincare, glasses.com, 1-800-CONTACTS, gym memberships through Active&Fit Direct and Global Fit, LivingWell, and more.



Plan members: log in to Anthem member portal and select “Discounts” to find more information and links to discount programs and special offers.

Special offers and discounts are not UC-negotiated benefits and are subject to change at any time.

Open Enrollment
Oct. 29 – Nov. 24, 2020

Medicare Members Living Outside of California

Via Benefits: Medicare Exchange in lieu of UC Retiree Medical

- Retiree and family members *all enrolled* in Medicare
- Living in the United States and outside of CA
- **UC makes annual contribution to a Health Reimbursement Account (HRA)** that helps cover premiums and medical costs
 - **\$3000 (in 2021) each for retiree and family member**
 - Contribution *subject to graduated eligibility*
- **Retiree uses HRA to purchase Medicare plan (Advantage Plan or Supplement + Part D) in retiree's area from Via Benefits**
- Retiree can use any extra HRA funds to pay medical expenses and Medicare premiums.
- Find more details here, <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/medicare/medicare-exchange.html>

Dental, Vision, Legal

Open Enrollment
Oct. 29 – Nov. 24, 2020

Delta Dental PPO 1-800-777-5854

- **Crown and prosthodontic replacement change every 7 years** (from 5)
- **Reduction in exams to 2 per year** (routine and non-routine combined)

DeltaCare USA (DHMO) 1-800-422-4234

- **Crown fusion copay increase from \$50 to \$150** (correcting previous plan booklet error)

VSP Open for Enrollment for 2021

- **Participating Walmart Vision Centers added to network**
- **Network change from VSP Choice to Advantage**
- Look for mailer from VSP or call **1-866-240-8344**
- Retirees enroll with, and pay premium in full to, VSP
- <https://www.vsp.com/go/ucretirees>

ARAG Legal Open for Enrollment for 2021

New Diversity and Inclusion services including domestic partnership agreements, funeral directives, hospital visitation rights, and gender identifier changes on government issued documents.

Don't Want to Make Changes?

You've Reviewed:

- ✓ Open Enrollment Mailer
- ✓ Open Enrollment Website
- ✓ Changes for Next Year
- ✓ Your Plan Options
- ✓ Your Plan Premiums

And you don't want to make any changes:

You do not have to do anything.

If you do not make changes, your current retiree plan enrollments will continue next year subject to 2021 premiums and benefit changes outlined in the open enrollment materials.

Whether you make changes or remain with your current plans, wishing you the best of health, luck and happiness in 2021!



Update Your Records with UC

**The Retirement Administration Service Center (RASC)
Maintains Your:**

- Contact Information
- Plan Enrollments
- Power of Attorney
- Direct Deposit Information

**Update your address, email and phone numbers on
UCRAYS <https://retirementatyourservice.ucop.edu/UCRAYS/>**

**Important forms are found here,
<https://ucnet.universityofcalifornia.edu/forms/number.html>**

- UBEN 100: Retiree Continuation, Enrollment or Change Form
- UBEN 109: Notice to UC of COBRA Qualifying Event
- UBEN 131: UC HR Address Change
- UCRS 160: Direct Deposit for Monthly Benefit form

Resources and Links

Open Enrollment Website: <http://ucnet.universityofcalifornia.edu/oe> or ucal.us/oe

Emergency resources from UC Plans for wildfires & pandemic

<https://ucnet.universityofcalifornia.edu/compensation-and-benefits/emergency-resources.html>

Health plans COVID-19 response

<https://ucnet.universityofcalifornia.edu/news/2020/03/your-health-plans-response-to-the-coronavirus-covid-19-outbreak.html>

Flu vaccine information/UC plans

<https://ucnet.universityofcalifornia.edu/news/2020/10/time-for-your-flu-shot.html>

Flu vaccine requirements for working on campus

<https://ucnet.universityofcalifornia.edu/news/2020/08/new-flu-vaccine-requirement-for-uc-student-faculty-and-staff.html>

UC Health Plan Booklets available year-round:

<http://ucnet.universityofcalifornia.edu/forms/category.html>

(expand link for plan booklets)

Plan Contacts

<http://ucnet.universityofcalifornia.edu/contacts/plan-contacts.html>

Plan Contacts	Phone Numbers
<u>Anthem Blue Cross</u>	1-844-437-0486
IngenioRx (Anthem pharmacy manager)	1-844-437-0486
Anthem Behavioral Health Resource Center	1-844-792-5141
Blue Card Global Core https://www.bcbsglobalcore.com/ https://www.ucppoplans.com/search/node/international	See links for Anthem plans' foreign travel coverage and claims
<u>Health Net – UC Blue & Gold</u>	1-800-539-4072
CVS Mailorder Pharmacy/Health Net	1-888-624-1139
Managed Health Network (Health Net members)	1-800-663-9355
American Specialty Health for acupuncture/chiropractic (Health Net and Kaiser/non-Medicare)	1-800-678-9133
<u>Kaiser</u>	1-800-464-4000
Optum Behavioral Health (Kaiser non-Medicare members)	1-888-440-8225
<u>Kaiser Senior Advantage</u>	1-800-443-0815
<u>UnitedHealthcare</u> - UC Medicare Choice	1-866-887-9533

Contacts for Retirees

Helpful Contacts	Phone Numbers
UC Retirement Administration Service Center (RASC) – Maintains retiree accounts and processes enrollments and plan changes for retirees	1-800-888-8267
Emeriti/Retirees Relations Center	310-825-7456
Medicare	1-800-MEDICARE (1-800-633-4227)
Medicare Coordination of Benefits (Call if Medicare is not paying as primary)	1-855-798-2627
Social Security Administration	1-800-772-1213
Fidelity Retirement Services	1-866-682-7787
UCLA Health Care Facilitator –Assists employees and retirees with escalated medical, dental and vision plan issues	1-310-794-3057 retirees@chr.ucla.edu

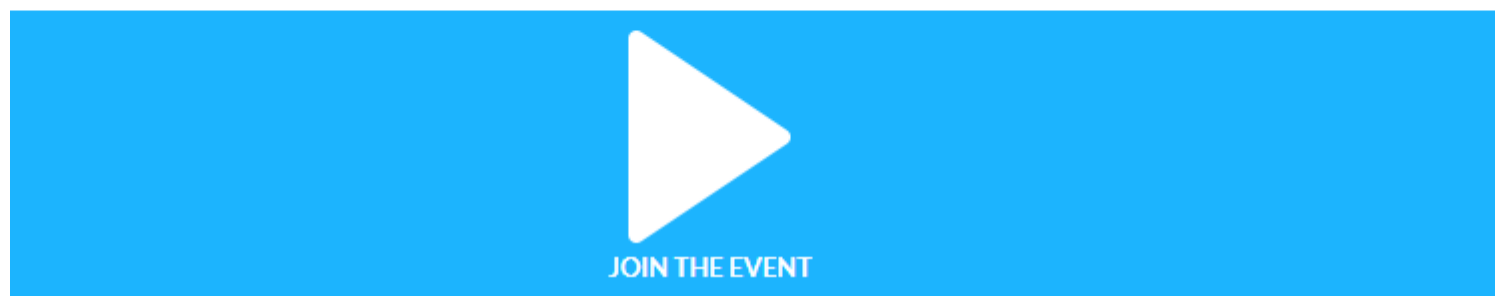
Virtual Benefits Fair Navigation

- Step 1: Go to ucal.us/benefitsfair
- Step 2: Register with name and email to enter fair. Confirm email in popup box upon entry. Then click “Join the Event” banner.

Welcome to the UC Benefits Fair!

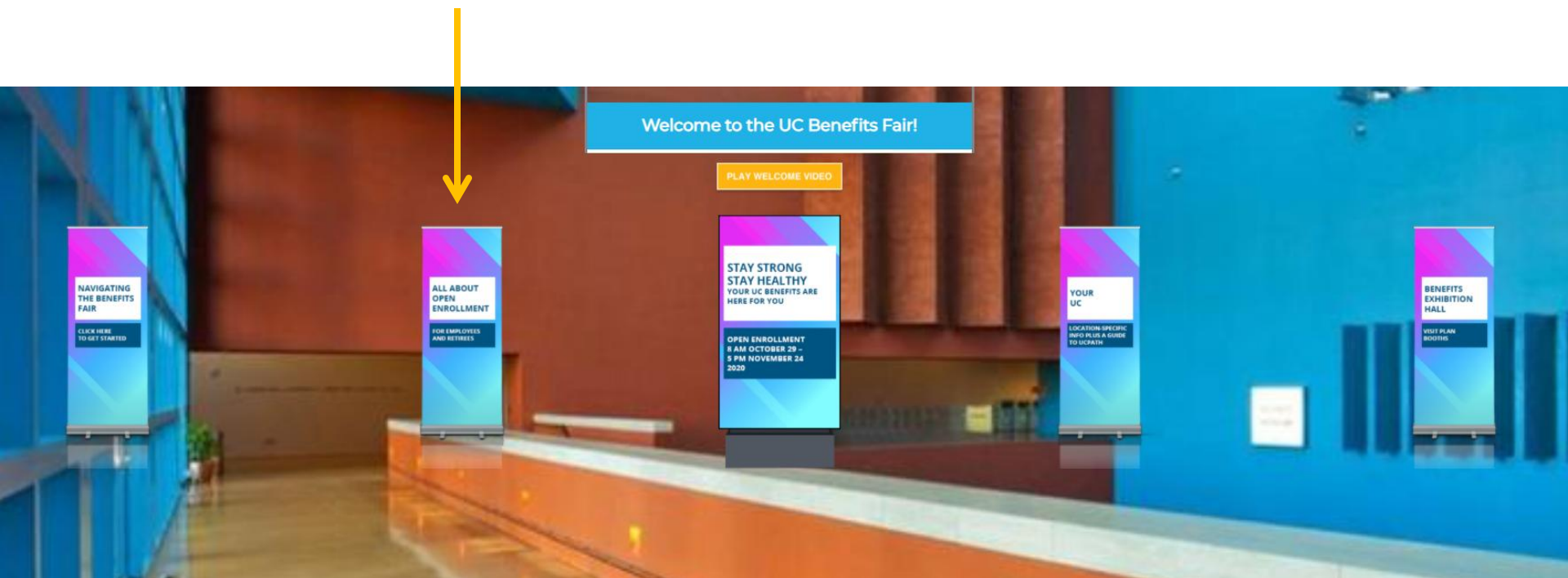
Open until 5pm, November 24

You can now:



Virtual Benefits Fair Navigation

- Once inside the fair, click on the second banner from left, **All About Open Enrollment**, to find plan comparison charts, and more.



Virtual Benefits Fair

All About Open Enrollment Materials

Medical Plan Comparisons Non-Medicare

Premiums & Log in to UCRAYS instructions

Medicare Plan Comparisons

All About Open Enrollment

You'll find all the basics about Open Enrollment in the handouts and links below. Learn what's changing for 2021, view a handy Open Enrollment checklist, compare medical plans and costs, follow links to UCPath or UCRAYS to select your benefits for 2021, and more. Information is available for both employees and retirees. Materiales disponibles en español.

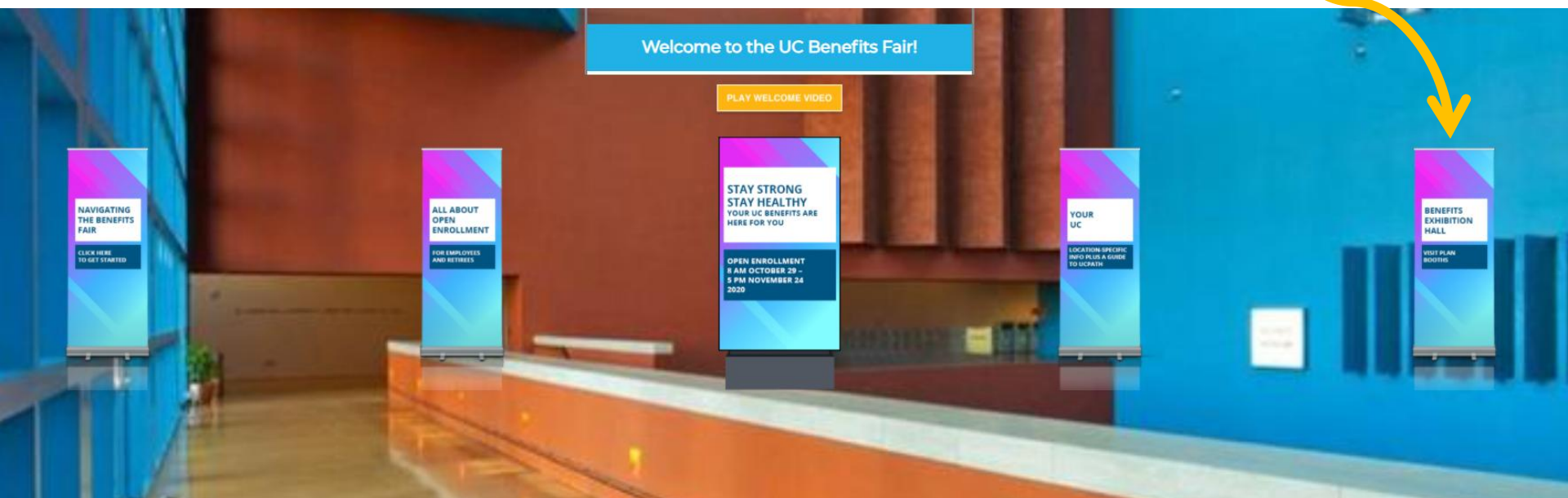
- Open Enrollment Highlights
- Aquí están sus beneficios de la UC: La Apertura de Inscripción
- Which Medical Plan is Right for You?**
- Log in to UCPath
- Health Savings Account Future Balance Calculator
- COVID-19 Resources for UC Employees
- Benefits Fair Attendee Survey

- Open Enrollment Checklist
- Planes Medicos
- Retiree Medical Plan Rates**
- Log in to UCRAYS**
- Flu Shot Information for UC Employees
- 2021 Life Insurance Premium Estimator

- Folleto en español sobre la "Apertura de Inscripción para Empleados"
- Which Medicare Plan is Right for You**
- UCnet Open Enrollment site
- Flexible Spending Account Savings Calculator
- Learn about Telemedicine
- 2021 Disability Insurance Premium Estimator

Virtual Benefits Fair Navigation

- Once inside the fair, click on **Benefits Exhibition Hall** banner on the right to find health plan booths



Virtual Benefits Fair

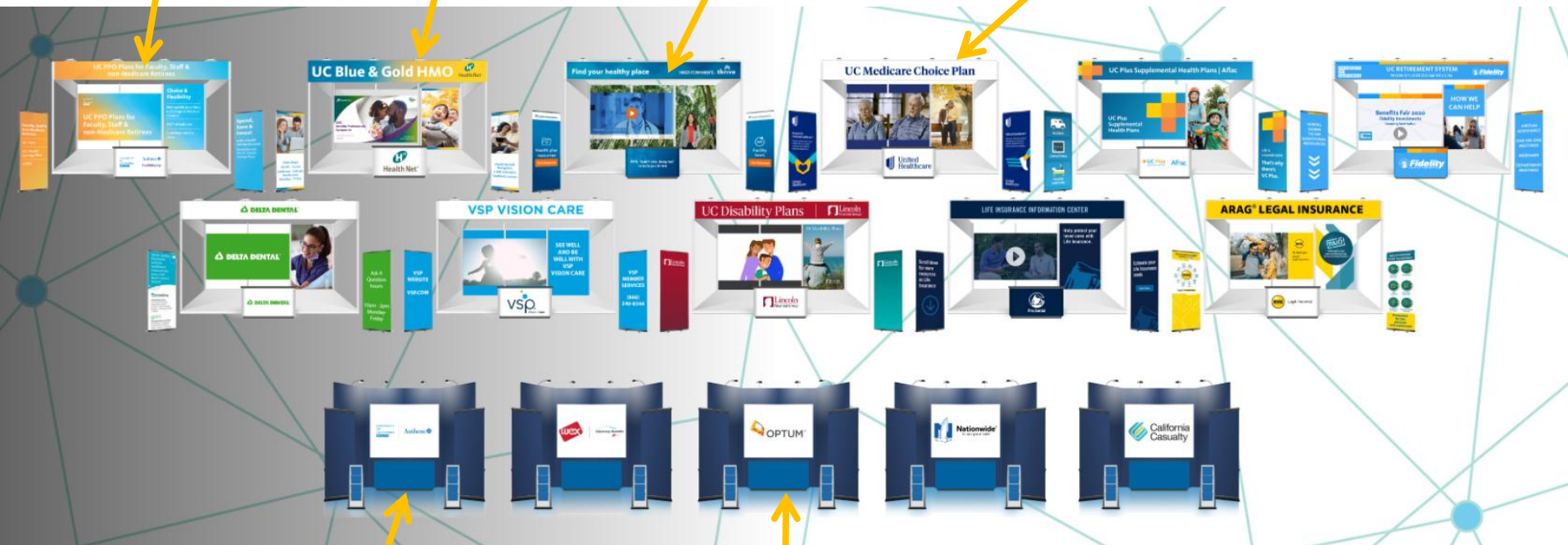
Health Plan Booths Navigation

**Anthem Plans
Non-Medicare**

**UC Blue & Gold
Health Net**

**Kaiser HMO &
Senior Advantage**

**UC Medicare Choice
UnitedHealthcare**



**Anthem Plans
Medicare**

**Optum for Kaiser
Non-Medicare**

*Visit plan booths to find
plan resources, contacts
and chat schedule.*