

# UC Retiree Medical Plans 2021

## Overview of Coverage & Changes for UCLA Retirees Without Medicare



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

[ucal.us/oe](https://ucal.us/oe)



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

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# Agenda

Open Enrollment  
Oct. 29 – Nov. 24, 2020

- Open Enrollment Logistics ([slide 3-5](#))
- Non-Medicare Retiree Medical Plans ([slides 6-29](#))
  - **Medical Plan Changes for 2021** ([slides 7-9](#))
  - HMOs – coverage basics + ([slides 10-18](#))
  - PPOs – coverage basics + ([slides 19-28](#))
  - Comparing Costs: UC Care and CORE ([slide 29](#))
- Split Family Partner Plans/Medicare Transition Plans ([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

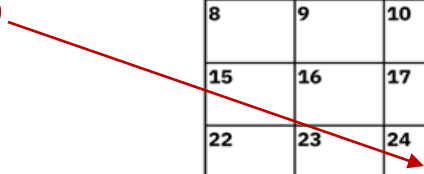
- UC's Open Enrollment in 2020 for 2021:

*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](https://ucla.us/benefitsfair)

**Available 24/7 throughout open enrollment**

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

# Enroll Online: [ucal.us/oe](https://ucal.us/oe)

## ENROLL ONLINE

- Go to [ucal.us/oe](https://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.

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.

No internet access or need help with the enrollment process or premium information?

Call Retirement Administration Service Center (RASC)

**1-800-888-8267**

# Using Form to Change Plans

Open Enrollment  
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- **Retirees can use UBEN 100 form:**

[ucnet.universityofcalifornia.edu/forms/pdf/uben-100.pdf](https://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

- ***Instructions are on the form.***

- **Must submit form to RASC by November 24 at 5 pm**

# Medical Plans - 2021

Open Enrollment  
Oct. 29 – Nov. 24, 2020

*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.)



# Changes for 2021 Kaiser Permanente


- **Emergency Room (ER) copay increasing to \$125**
- **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 covered preventive drugs (e.g., smoking cessation, contraceptives)
    - Entire class of a drug when one drug in that class becomes available OTC

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

# Changes for 2021 UC Blue & Gold

Non-Medicare HMO

UC Blue & Gold HMO 

- **Emergency Room (ER) copay increasing to \$125**
- **UC Blue & Gold Rx refill-in-advance days reduced**
  - **from 7 to 5 days for specialty and retail**
  - **from 23 to 16 days for mailorder**
- **Telehealth provider is changing to Babylon** 
- **UC Blue & Gold/HN out-of-pocket maximum change:**
  - **Out-of-pocket maximum no longer includes hearing aid costs or infertility treatment costs (making it consistent with other UC plans).**

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



# Changes for 2021 Non-Medicare PPOs

## UC Care

- **Deductibles increasing** on PPO and out-of-network tiers
- **Coinsurance on PPO tier increasing to 30%** for services with PPO providers inside the United States
- **Out-of-pocket maximums increasing** on all tiers
- **Emergency room copay is increasing to \$300**
- **Urgent care copay decreasing to \$20**

[See UC Care deductibles and max OOPs on slide 21](#)

## UC Health Savings Plan

- **HSA contribution maximum increasing in 2021** - [see slide 24](#)

**All Anthem plans: Anthem's Engage Elite Plus mobile app no longer offered. New Tool: Sydney Health (web & mobile app)**

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



# HMOs for 2021 – Coverage Basics

*California residency required to be eligible for UC's HMO plans*

## HMOs:

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



## Primary Characteristics of HMOs:

- Restricted choice of physicians and facilities
- PCP gatekeeper, referrals and authorizations
- Predictable and controlled costs - you pay mostly copays for medical services and prescription drugs

# Benefits At a Glance

# Non-Medicare HMOs

Open Enrollment  
Oct. 29 – Nov. 24, 2020

2021	<u>Doctor Visit</u>	<u>ER</u>	<u>Hospital Inpatient</u>	<u>Outpatient Surgery</u>	<u>Prescription Drugs<sup>^</sup></u>	<u>Specialty Drugs (w/prior auth)</u>
						
<u>UC Blue &amp; Gold HMO</u> OOP max: \$1000 individual; \$3000 family	\$20	\$125	\$250	\$100	\$5/\$25/\$40* retail (30 days) – \$10/\$50/\$80 mail order, CVS or UC pharmacy (up to 90 days)	\$20 self-injectables – 50% for infertility and sexual dysfunction Rx
 <u>Kaiser</u> OOP max: \$1500 individual; \$3000 family	\$20	\$125	\$250	\$100	\$5/\$25~ Retail (30 days) – \$10/\$50 mail order (up to 100 days)	Covered under Rx copays. – 50% for infertility and sexual dysfunction Rx

<sup>^</sup> CA regulated plans must prorate Rx copays for partial month fills.



\*Health Net Rx copays are for generic/brand name formulary/non-formulary.

~Kaiser's Rx copays are for generic/brand name.

# Benefits At a Glance

## Non-Medicare HMOs

Open Enrollment  
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2021	<u>Lab, Imaging and xray</u>	<u>DME</u>	<u>Physical Therapy</u>	<u>Hearing Exam</u> <u>Hearing Aids*</u>
<p><b>UC Blue &amp; Gold HMO</b> </p> <p><u>UC Blue &amp; Gold HMO</u>                      OOP max: \$1000 individual;                      \$3000 family</p>	\$0	\$0	\$20/visit	\$20 exam; Plan covers 50% up to \$2000 for two hearing aids every 36 months. Does not cover repair or parts (e.g. batteries). Must use plan contracted vendor.
<p>  <b>Kaiser</b>                      OOP max: \$1500 individual;                      \$3000 family</p>	\$0	\$0	\$20/visit	\$20 exam; Plan provides \$1000 allowance for each ear hearing aid every 36 months. Does not cover repair or parts (e.g. batteries). Must use plan contracted vendor.

**\*For hearing aids, your share of cost over the allowance does not apply to your annual out-of-pocket maximum.**

# Kaiser Permanente HMO





- **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**
- **Additional benefits and offerings:**
  - **Optum** for behavioral health services (psychology, psychiatry)  OPTUM®
  - **American Specialty Health** for acupuncture/chiropractic
  - **Target Clinics**
  - **Away From Home Travel Services/Visiting Member Program**
  - **CVS Minute Clinics** in states without Kaiser for urgent care needs
  - **Wellness Apps & Fitness Discounts**

# Non-Medicare HMO Kaiser Permanente

## 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  <a href="https://healthy.kaiserpermanente.org/content/dam/kporg/aca/get-care/getting-care-kaiser-permanente-service-areas.pdf">https://healthy.kaiserpermanente.org/content/dam/kporg/aca/get-care/getting-care-kaiser-permanente-service-areas.pdf</a>  This is a Kaiser program, not a UC-negotiated benefit.	Available: 7 days a week; hours vary.  <i>For urgent care services only,</i> when traveling in states where there are no Kaiser providers* 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.

# Non-Medicare HMO Kaiser Permanente



## Wellness Resources



			
<p><b>Calm</b> is a free app for meditation and mental resilience, to <b>lower stress, reduce anxiety, improve sleep.</b> Includes guided meditation and sleep stories.</p>	<p><b>myStrength</b> is a free app to help <b>manage and overcome challenges,</b> reduce stress, control anxiety, manage depression. It can be personalized and incorporates multiple programs.</p>	<p><b>ClassPass</b> provides free access to <b>4,000+ online on-demand video workouts.</b> It also offers <b>discounts on livestream</b> and in-person fitness classes. Included are pilates, yoga, dance, strength training.</p>	<p><b>ChooseHealthy</b> provides <b>discounts on: health and fitness products,</b> and <b>services</b> from specialty care practitioners. Enroll in <b>Act&amp;Fit Direct gym membership</b> program for <b>\$25/mo.</b> Access <b>free health classes and articles</b> a no extra cost.</p>
<p><a href="http://kp.org/selfcare">kp.org/selfcare</a></p>	<p><a href="http://kp.org/selfcare">kp.org/selfcare</a></p>	<p><a href="http://kp.org/exercise">kp.org/exercise</a></p>	<p><a href="http://kp.org/choosehealthy">kp.org/choosehealthy</a></p>

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

Calm, myStrength and ClassPass apps available free to all adult members. ChooseHealthy discounts available to all members, except Active&Fit is not included for Kaiser Senior Advantage.

# UC Blue & Gold HMO

## UC Blue & Gold HMO (formerly called Health Net Blue & Gold)

- **Includes UCLA Medical Group** and other groups (limited network)
- You must **live in your medical group's service area** (within 30 miles of PCP)
- **Requires PCP assignment**, referrals, medical group authorizations
- No out-of-network coverage except ER and urgent care
- **Additional Benefits:**
  - **American Specialty Health** for acupuncture/chiropractic
    - Limited to 24 visits per calendar year for acupuncture/chiropractic combined
  - **Managed Health Network (MHN)** for behavioral health services (psychology, psychiatry) **MHN**
  - **MinuteClinic** at CVS pharmacies
  - **Telehealth by Babylon**
  - Health Improvement Programs, including: **Active & Fit, myStrength, Quit for Life Smoking Cessation, Omada Health**





Non-Medicare HMO

# UC Blue & Gold HMO

*Getting care or advice outside your doctor's office*



Babylon (Telehealth) <b>babylon</b>	Nurse Advice Line	Minute Clinic
<a href="http://www.babylonhealth.com/us/hnc">www.babylonhealth.com/us/hnc</a>	800-893-5597	minuteclinic.com
Cost: \$0 Code: HNCOM	Cost: \$0	Cost: \$20 copay (or \$0 for preventive services)
Available: 24/7 Mobile app & phone virtual visits, medical and behavioral health providers who can write prescriptions and refer for lab work. Chatbot symptom checker. COVID-19 Care Assistant.	Available: 24/7 Speak with a nurse about symptoms, minor illnesses or injuries, chronic conditions, medical tests and medications.	Available: 7 days a week; hours vary. MinuteClinics are located inside select CVS Pharmacy stores, nationwide. Clinicians can evaluate and treat minor conditions and prescribe medications.



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

Non-Medicare HMO

# UC Blue & Gold HMO

## Wellness Programs

UC Blue & Gold HMO 

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The UC Blue & Gold HMO plan partners with organizations to deliver programs to help you get and stay physically and emotionally healthy. To learn more, go to [healthnet.com/uc](https://healthnet.com/uc). Under the Health Net Extras section, select Wellness programs and discounts.

<https://uc.healthnetcalifornia.com/health-wellness/wellness.html>

### The Active&Fit Direct™ program

Fitness center membership program that offers \$25-a-month membership at over 10,000 participating fitness centers and YMCAs nationwide (plus one-time \$25 enrollment fee and taxes).

### Health Coaching programs

One-on-one phone support with unlimited access to a registered dietitian or health educator to help you reach your goals and sustain positive change.

### myStrength

Interactive, individually tailored virtual program to address depression, anxiety, stress, substance abuse, chronic pain and sleep challenges, while also supporting physical and spiritual aspects of the whole person.

### Omada

Online personalized behavior-change program to support people at risk of developing and those living with type 2 diabetes and other chronic conditions.

### Quit For Life® tobacco cessation

One-on-one telephonic support to help you quit smoking or stop using e-cigarettes.



**Omada Health is a UC-negotiated plan benefit.** The other wellness programs are perks offered by Health Net.

# PPOs for 2021 – Coverage Basics



## PPOs:

- UC Care
- CORE
- **UC Health Savings Plan** - *not retiree open enrollment option.*  
*Retirees who retired when enrolled in this plan can keep it until anyone under the coverage is Medicare-eligible or the retiree moves outside the US.*



PPO Plans

[www.ucppoplans.com](http://www.ucppoplans.com)

## Primary Characteristics of PPOs:

- Freedom to select providers and facilities; no referrals/authorizations needed to see specialists; no PCP or medical group assignment.
- Most services are subject to deductibles and coinsurance (with exception for some services, e.g. preventative, and UC Care Rx and Select network).
- Plan benefits, deductibles and coinsurance may differ for services with in-network and out-of-network providers.
- UC's PPOs cover medical, Rx and behavioral health benefits; administered by Anthem, with IngenioRx as pharmacy manager.

# UC Care PPO

## 3-Tiered PPO

### • Tier 1: UC Select

- Includes UC providers and set co-pays for *many* services
- *Some services not covered on Select tier - see slide 21*
- ***Maximum out-of-pocket increasing.***

### • Tier 2: In-network PPO

- Includes Anthem Blue Cross/BlueCard participating providers and *worldwide coverage*
- ***Deductibles and maximum out-of-pocket increasing***
- ***Coinsurance for services with PPO providers in the US increasing***
- ***Services outside the US covered subject to the new higher PPO deductible, then 20% coinsurance.***


### • Tier 3: Out-of-network

- Covers services with out-of-network providers
- ***Deductibles and maximum out-of-pocket increasing***

• Copays for prescriptions, except specialty drugs (coinsurance).

• Copays for behavioral health providers in Anthem PPO network.

# UC Care at a glance - 2021

UC Care PPO	UC Select	In-network PPO~	Out-of-network
Annual Deductibles	None	\$500 / \$1000	\$750 / \$1,750
Annual Out-of-Pocket Maximums (includes medical, beh health and Rx)	\$6,100 / \$9,700	\$7,600 / \$14,200	\$9,600 / \$20,200
Physician Services/ <i>Urgent Care</i>	\$20 (professional fee)	30% / \$20 copay <i>urgent care</i>	50%
Diagnostic Test, Lab, Imaging, Treatment at Hospital-based Facility	\$20 (facility fee)	30%	50%
ER Facility & ER Physicians^ Ambulance	\$300 or \$250^ N/A	\$300 or \$250^ (no deductible) \$200 flat fee	\$300 or \$250^ (no deductible) \$200 flat fee
Ambulatory Outpatient Surgery	\$100	30%	50% <sup>1</sup>
Hospital inpatient (non-emergency)	\$250	30%	50% <sup>2</sup>
Durable Medical Equipment	Not covered	30%	50%
Stand Alone Skilled Nursing Facility	Not covered	30% (100 day limit)	50% <sup>2</sup> (100 days)
Home Health	Not covered	30% (100 visit limit)	50% (100 visits)
Chiropractic*	Not covered	30%	50%
Acupuncture*	Not covered	30%	30%
 Prescription Drugs (generic/brandname formulary/nonformulary & specialty)	\$5/25/40 30-day; \$10/50/80 90-day; 30% to \$150/each Specialty Rx		Some Rx not covered out of network; some 50% of retail
Behavioral Health	Anthem Network: \$20 copays for outpatient		50%
Hearing Aids	Not covered	50% (of contracted rate or allowance) up to \$2000 every 3 years	

~ Coinsurance for services *outside US* will remain 20%

^ \$300 ER only; \$250 if admitted to hospital (inpatient admission copay).

\*Plan limit of 24 visits for chiropractic and acupuncture combined.

Plan Pays maximum of:

<sup>1</sup> 50% on \$350/day

<sup>2</sup> 50% on \$600/day

# Non-Medicare PPO CORE

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UNIVERSITY  
OF  
CALIFORNIA PPO Plans

- **\$0 Premium cost for most retirees**
- **High-deductible - \$3,000 individual** (applies to max OOP)
  - All covered services, in- and out-of-network, apply to single deductible
- **80/20\* PPO after deductible is met** (plan benefit is 80%\*)
- **Maximum out-of-pocket (max OOP): \$6,350 individual; \$12,700 family**
- ***Does not cover hearing aids or hearing tests***

CORE	Deductible	Coinsurance	Max OOP
<b>Medical</b> (in- and out-of-network <sup>^</sup> )	<b>\$3,000</b> single individual annual deductible	<b>20%</b> of contracted rate for network providers;	<b>\$6,350</b> individual
<b>Behavioral health</b> (in- and out-of-network <sup>^</sup> )		<b>20%</b> of allowance for out-of-network providers + possibility of balance billing~	
<b>Prescription Drugs</b>			<b>\$12,700</b> family

\*After deductible met, plan pays 80% of contracted rate for Anthem PPO providers, or 80% of allowance for out-of-network providers.

<sup>^</sup>Allowed amounts for out-of-network providers applies to deductible.

~Amounts in excess of allowance are not recognized as covered expenses by the plan.

# Health Savings Plan w/HSA

- **Not open for retiree enrollment.** *Only retirees enrolled at time of retirement can remain in plan until anyone in family becomes Medicare-eligible or moves outside the U.S.*
- **High-deductible PPO with Health Savings Account (HSA),** and contribution to HSA by UC.
- HSA can be used to meet deductible and pay eligible health care expenses. After age 65, funds can be used for non-eligible expenses (taxed but no IRS penalty).
- Once Medicare-eligible and move to Medicare plan, remaining funds can be used for Medicare premiums, plan premiums, and qualified medical and Rx expenses, until fund is exhausted.
- **HSA contribution maximum increasing in 2021**

# Health Savings Plan w/HSA - 2021

HSA	Individual	Family (2+)
UC Contribution	\$500	\$1000
Enrollee Contribution	Up to <b>\$3,600</b> (+\$1,000 if over age 55)	Up to <b>\$7,200</b> (+\$1,000 if over age 55)

**HSA contributions are annual amounts and subject to IRS rules and limits.**

PPO Plan	Individual Coverage		Family Coverage (2 +)	
	In-network Providers	Out-of-network Providers*	In-network Providers	Out-of-network Providers*
Deductibles*	\$1,400	\$2,550	\$2,800	\$5,100
Coinsurance*	20%	40%	20%	40%
Maximum Out-of- Pocket*	\$4,000	\$8,000	\$6,400	\$16,000

\*After deductible met, plan pays 80% of contracted rate for services with network providers and 60% of allowance for most services with out-of-network providers. Review plan booklet for coinsurance variations. Only allowed amounts for services with out-of-network providers applies to annual deductible and maximum out of pocket.

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# PPOs – Buyer Beware

## Services with out-of-network, non-preferred providers can put you at risk of high out-of-pocket costs

- **Out-of-network claims paid by PPO plans based on an allowance, not billed charges. *Billed charges can be much higher than plan allowance for out-of-network services.***
- **Amounts in excess of plan allowance *do not apply to deductibles or out-of-pocket maximums.***
- **After deductible is met, plan member is responsible for the balance after plan payment (*coinsurance plus amount in excess of plan allowance*).**
- **If maximum out-of-pocket for out-of-network services is met, plan member will still be responsible for amounts in excess of allowance.**
- **Out-of-network facility claims have caps on plan payment.\***

## Services with day or visit limit (e.g. acupuncture) accrue to the limit even if the deductible has not been met.

\*Caps should not apply if you use an out-of-network emergency room and hospital in an emergency, when you had no choice of facilities or providers. Call your plan if you encounter billing issues related to emergency services.

# PPO Claim Processing Example

Example assumes:

- Annual deductible met
- 70% benefit level for PPO providers (30% coinsurance)
- 50% benefit level for out-of-network providers (50% coinsurance)

Note: In addition to different benefit levels for PPO and out-of-network benefits, PPOs usually have separate deductibles and separate maximum out-of-pockets for services with PPO and out-of-network providers. (UC CORE plan is an exception to this.)

Office Visit	In-network Preferred Provider	Out-of-network Provider
<b>Amount Billed</b>	<b>\$250</b>	<b>\$250</b>
<b>Contracted Rate</b>	<b>\$100</b>	<b>N/A</b>
<b>Allowed Amount</b>	<b>\$100</b>	<b>\$100</b>
<b>Plan Pays</b>	<b>\$70</b>	<b>\$50</b>
<b>Provider Write-off</b> (Insurance Adjustment)	<b>\$150</b>	<b>N/A</b>
<b>Member Coinsurance</b> (applied to max OOP)	<b>\$30</b>	<b>\$50</b>
<b>Member may be billed</b>	<b>\$30</b>	<b>\$200</b>

# PPOs - UC Care, Health Savings Plan, CORE

## Getting care or advice outside your doctor's office

- **Telehealth - LiveHealth Online\***

- Available 24/7 via app or website [livehealthonline.com](https://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



*\*In response to the pandemic, LiveHealth Online copays waived through 12/31/20, except not for Health Savings Plan members who have not met deductible (due to IRS rules).*

Plan	Medical visit cost	Psychology* visit cost	Psychiatry* visit cost
UC Care	<ul style="list-style-type: none"> <li>• <b>First consult is free.</b> \$20 per visit thereafter. To receive your free consult, please call Anthem Health Guide toll-free at <b>1-844-437-0486</b> for more information.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>First three consultations are free.</b> \$20 per visit thereafter. To receive your free consults, please call Anthem Health Guide toll-free at <b>1-844-437-0486</b> for more information.</li> </ul>	
Health Savings Plan	<ul style="list-style-type: none"> <li>• \$59 until deductible is met. Once deductible is met, you pay 20%.</li> </ul>	<ul style="list-style-type: none"> <li>• \$95 for a psychologist* or \$80 for a therapist until deductible is met. After your plan deductible is met, you pay 20%.</li> </ul>	<ul style="list-style-type: none"> <li>• \$175 for the initial evaluation, then \$75 for each follow-up visit until deductible is met. After your plan deductible is met, you pay 20%.</li> </ul>
CORE	<ul style="list-style-type: none"> <li>• \$59 until deductible is met. Once deductible is met, you pay 20%.</li> </ul>	<ul style="list-style-type: none"> <li>• \$95 for a psychologist* or \$80 for a therapist until deductible is met. After your plan deductible is met, you pay 20%.</li> </ul>	<ul style="list-style-type: none"> <li>• \$175 for the initial evaluation, then \$75 for each follow-up visit until deductible is met. After your plan deductible is met, you pay 20%.</li> </ul>

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



# PPOs - UC Care, Health Savings Plan, CORE 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



# Comparing UC Care PPO and CORE

For those NOT using UC Select providers or are living outside of CA, inside US<sup>^</sup>

	Monthly Premiums 100% Eligibility	Annual Deductible PPO Network	Annual Deductible <i>Out-of-Network*</i>	Coinsurance after deductible for PPO Network	Coinsurance after deductible for <i>Out-of-Network*</i>	Maximum Out-of-Pocket (Max OOP) PPO Tier <sup>~</sup>	Maximum Out-of-Pocket (Max OOP) <i>Out-of-Network Tier*</i>
<b>UC Care<sup>~</sup></b>	\$311.17 S \$560.10 SC \$700.38 SA \$949.31 SAC <i>(see key below)</i>	\$500 individual/ \$1,000 family	\$750* individual/ \$1,750 family	30% <sup>^</sup>	50%*	\$7,600 individual/ \$14,200 family	\$9,600* individual/ \$20,200* family
<b>CORE</b>	\$0	<b>\$3000 individual</b> (combines in- and out-of-network*/ no family deductible)		<b>20%</b> (For in- and out-of-network*)		<b>\$6350 individual</b> <b>\$12,700 family</b> (combines in- and out-of-network*)	

This slide does not include costs under the UC Care Select network. There are copays for services on the Select network but not all UC Care members can take advantage of that level of coverage. You should consider your own circumstances when comparing plans. Review UC Care coverage on [slide 21](#). See premiums (full eligibility) [here](#).

On both plans, amounts paid towards deductibles and coinsurance is included in the maximum out-of-pocket costs.

Both UC Care and CORE partner with UC Medicare PPO for retirees with split families ([see slide 30](#)).

<sup>~</sup>On UC Care, Rx copays do not apply to deductible but do apply to PPO maximum out-of-pocket.

<sup>^</sup>This slide shows the UC Care 30% coinsurance for PPO providers *in the US*. The coinsurance for services outside the US continues to be 20% after the deductible is met.

\*You can be subject to balance billing for services with out-of-network providers. See [slides 25-26](#).

Key : S = Self; SC = Self+child(ren); SA = Self+Adult; SAC = Self+family (self, adult, child(ren))

# 2021 Split Family Partner Plans\* Medicare Transition Plans

<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 aging into 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 may transition to [Via Benefits](#) if there is no one left without Medicare on the coverage. **A separate presentation is available covering UC Medicare plans. Those transitioning to Medicare in the next year are encouraged to review it.**

# Dental, Vision, Legal

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**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/uc retirees>

**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](http://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
<b><u>Anthem Blue Cross</u></b>	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 <a href="https://www.bcbsglobalcore.com/">https://www.bcbsglobalcore.com/</a> <a href="https://www.ucppoplans.com/search/node/international">https://www.ucppoplans.com/search/node/international</a>	See links for Anthem plans foreign travel coverage and claims
<b><u>Health Net – UC Blue &amp; Gold</u></b>	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
<b><u>Kaiser</u></b>	1-800-464-4000
Optum Behavioral Health (Kaiser non-Medicare members)	1-888-440-8225
<b><u>Kaiser Senior Advantage</u></b>	1-800-443-0815
<b><u>UnitedHealthcare</u></b> - 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 medical, dental and vision plan issues	1-310-794-3057 retirees@chr.ucla.edu

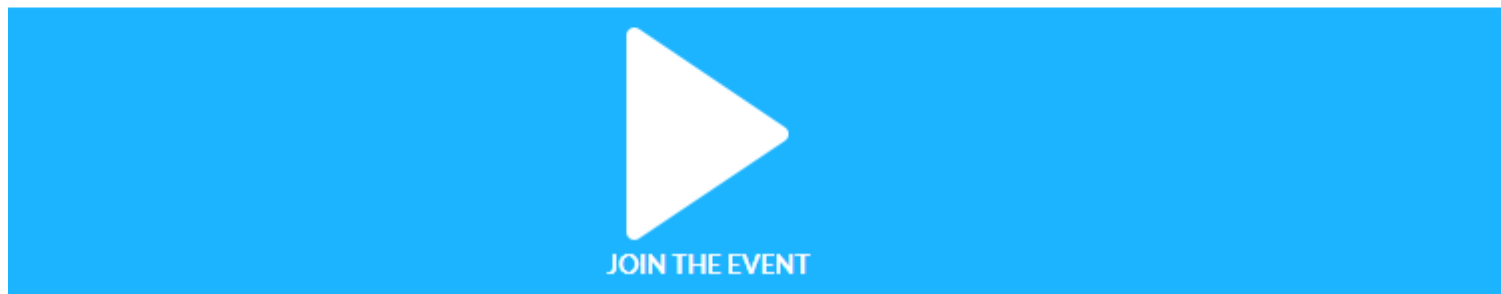
# Virtual Benefits Fair Navigation

- Step 1: Go to [ucal.us/benefitsfair](https://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!

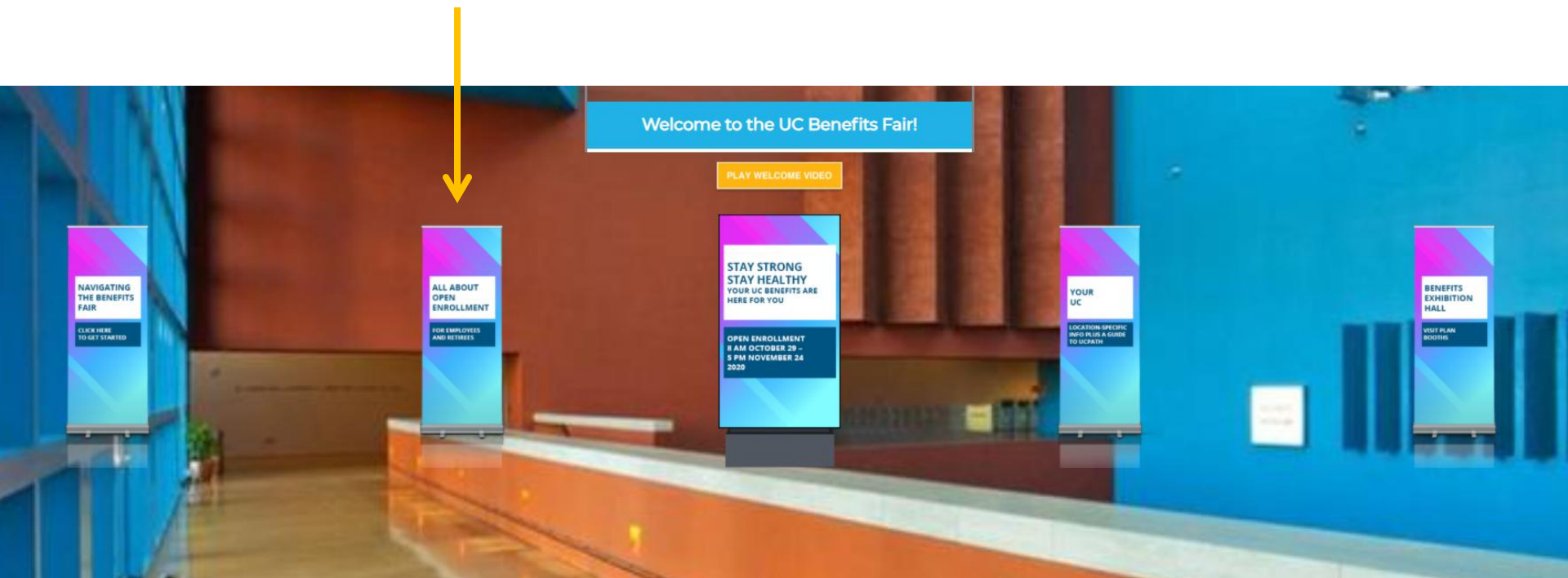
Open until 5pm, November 24

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.

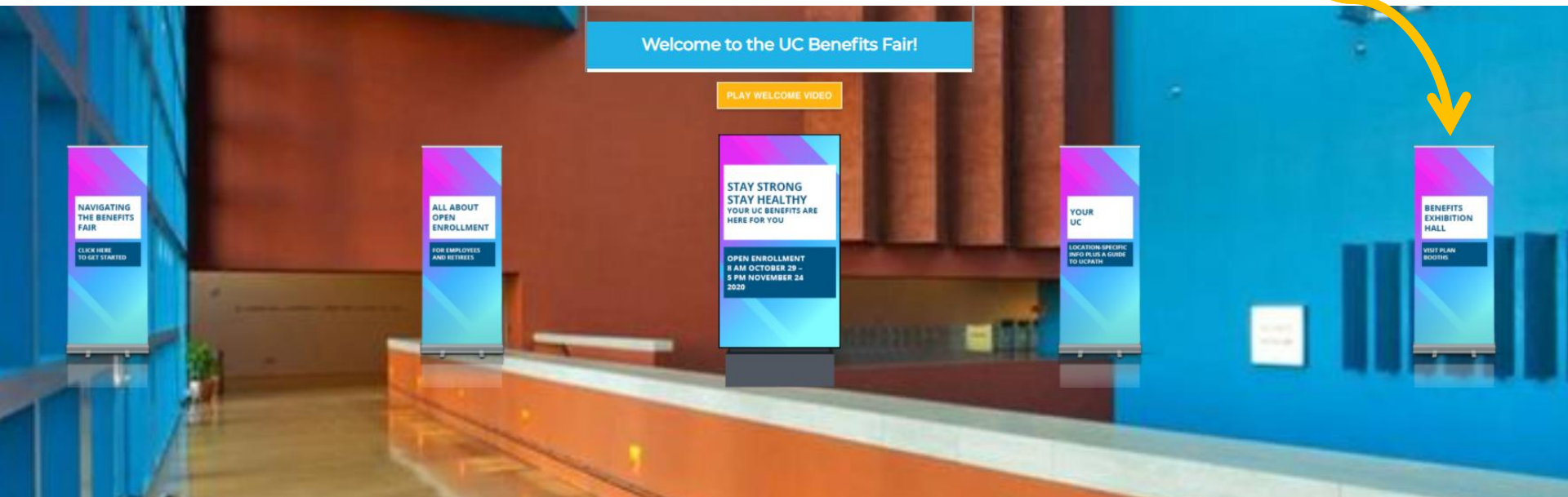
- Open Enrollment Highlights
- Aquí están sus beneficios de la UC: La Apertura de Inscripción
- Which Medical Plan is Right for You?**
- Log in to UCPath
- Health Savings Account Future Balance Calculator
- COVID-19 Resources for UC Employees
- Benefits Fair Attendee Survey

- 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

