

UNIVERSITY  
OF  
CALIFORNIA



For Retirees Outside of California

# Open Enrollment

**For UC plans:**  
October 25 –  
November 20, 2018

**For Via Benefits (new members):**  
October 15 –  
December 31, 2018

**Open Enrollment is your opportunity to enroll in or make changes to your benefits coverage. Read all about UC's expanded eligibility for domestic partners, how to enroll in your medical plans through Via Benefits, and how to enroll in your UC plans — dental, vision, AD&D and now pet insurance.**

### **GOOD NEWS FOR DOMESTIC PARTNERS**

UC will offer equal access to benefits for your spouse or domestic partner, regardless of gender. See page 5 for new eligibility rules and what they mean for you and your family.

### **ENROLLING THROUGH VIA BENEFITS (FORMERLY ONEEXCHANGE)**

#### **VIA BENEFITS OPEN ENROLLMENT FOR CURRENT MEMBERS: OCT. 15 – DEC. 7, 2018**

During the Medicare Open Enrollment, retirees and their enrolled family member(s) may make changes to their current medical and prescription coverage. **If your plan will continue to be covered through Via Benefits and you are happy with your existing coverage, you do not need to call Via Benefits.**

Via Benefits has sent a fall newsletter (by email or U.S. mail) announcing the Medicare Open Enrollment to retirees currently enrolled in a plan through Via Benefits. Your medical plan carrier will reach out with details about any plan changes.

#### **VIA BENEFITS OPEN ENROLLMENT FOR NEW MEMBERS: OCT. 15 – DEC. 31, 2018**

Via Benefits sends a packet of information to new members, followed by an Enrollment Guide.

Call Via Benefits (855-359-7381) and talk with a benefit advisor to enroll in an individual medical plan. You may set up an account and enroll online with the majority of plans.

UC's annual contribution of \$3,000 for you and each eligible family member is not changing. If you are subject to graduated eligibility, UC's contribution will be less, based on your eligible percentage.

## YOUR OPEN ENROLLMENT “TO DO” LIST

### ENROLLING IN UC PLANS

#### **UC OPEN ENROLLMENT FOR DENTAL, LEGAL AND VISION PLANS: OCT. 25 – NOV. 20, 2018**

UC’s dental, legal, vision and accidental death & dismemberment (AD&D) insurance plans are all open for enrollment this year.

To make changes to your dental or legal plan or to your enrolled family members, submit a UBEN 100 form (available at [ucal.us/UBEN100](http://ucal.us/UBEN100)) to the UC Retirement Administration Service Center before 5 p.m. on Tuesday, Nov. 20.

VSP will mail vision plan enrollment information to eligible retirees. To enroll or make changes, contact VSP at 866-240-8344 or online at [vsp.com/go/uc retirees](http://vsp.com/go/uc retirees).

To enroll in or make changes in AD&D, contact Prudential directly at 800-524-0542 or online at [prudential.com/uc](http://prudential.com/uc).

New this year, protect your pets with voluntary pet insurance from Nationwide. See page 6 to learn more.

See pages 5-7 to learn more about 2019 changes and rates, and visit the Open Enrollment website ([ucnet.universityofcalifornia.edu/oe](http://ucnet.universityofcalifornia.edu/oe)) for details.

### FOR YOUR MEDICAL PLAN

- If you’re new to the Medicare Coordinator Program through Via Benefits (formerly OneExchange):** Call Via Benefits (855-359-7381) to make an enrollment appointment and enroll in a new Medicare plan. In order to receive a Health Reimbursement Arrangement (HRA) contribution, you must enroll through Via Benefits during the Open Enrollment Period.

Review the details in the brochure that was recently mailed to you. Your enrollment appointment is a good opportunity to ask questions and learn more about your options.

If you suspended your UC medical coverage or moved outside of California after Aug. 1 of this year and you plan to enroll in a medical plan through Via Benefits for next year, please contact the UC Retirement Administration Service Center (800-888-8267) before you enroll with Via Benefits. The UC-funded HRA will not be available to you if you enroll with Via Benefits directly without first notifying the UC Retirement Administration Service Center.

- If you are continuing with Via Benefits (formerly OneExchange):** Watch for information from your medical plan carrier about changes for 2019. If your plan remains available through Via Benefits and you are happy with your enrollment, no action is necessary. If you want to explore other options, you must do so through Via Benefits. If you purchase a plan outside of Via Benefits, you will not receive the HRA contribution from UC.

Since you or your covered family members all have Medicare, you should understand “creditable coverage” under Medicare Part D (prescription drug) rules. Please see pages 8–10 for details.

## YOUR OPEN ENROLLMENT “TO DO” LIST:

### FOR DENTAL AND LEGAL

- Visit the UC Open Enrollment website ([ucnet.universityofcalifornia.edu/oe](http://ucnet.universityofcalifornia.edu/oe)) to learn more about ARAG Legal Insurance and the Delta Dental Plan.
- To make changes to your dental or legal plan, or add or disenroll family members, submit a UBEN 100 form to the UC Retirement Administration Service Center by Nov. 20, 2018. The UBEN 100 form is available online at [ucal.us/UBEN100](http://ucal.us/UBEN100) or from the UC Retirement Administration Service Center (800-888-8267).

### FOR VISION INSURANCE

- Contact VSP at 866-240-8344 or online at [vsp.com/go/uc retirees](http://vsp.com/go/uc retirees).

### FOR AD&D INSURANCE

- Contact Prudential directly at 800-524-0542 or online at [prudential.com/uc](http://prudential.com/uc).

### FOR PET INSURANCE

- Enroll on the Nationwide website at [petinsurance.com/uc](http://petinsurance.com/uc), or call Nationwide at 877-738-7874. You can enroll at any time — not just during Open Enrollment — and your coverage will be effective the day your application is approved.

**For all plans other than pet insurance, any changes you make during Open Enrollment will be effective Jan. 1, 2019.**

### IF YOU DON'T HAVE ACCESS TO THE INTERNET

If you need additional information or a form to complete your benefits changes during Open Enrollment, contact Via Benefits (855-359-7381) regarding your medical plan and the UC Retirement Administration Service Center regarding your UC plans: 800-888-8267, Monday – Friday, 8:30 a.m. – 4:30 p.m. (PT).

### UC RETIREMENT ADMINISTRATION SERVICE CENTER FOR HEARING IMPAIRED

If you are hearing or speech impaired, call 711 and provide the UC Retirement Administration Service Center telephone number, 800-888-8267, to receive assistance.

### CONTACT INFORMATION

#### **VIA BENEFITS**

855-359-7381  
[my.viabenefits.com/uc](http://my.viabenefits.com/uc)

#### **DELTA DENTAL PPO**

800-777-5854  
[deltadentalins.com/uc](http://deltadentalins.com/uc)

#### **ARAG LEGAL INSURANCE**

800-828-1395  
[ARAGLegalCenter.com](http://ARAGLegalCenter.com), enter 11700UC

#### **NATIONWIDE PET INSURANCE**

877-738-7874  
[petinsurance.com/uc](http://petinsurance.com/uc)

#### **PRUDENTIAL (AD&D)**

800-524-0542  
[www.prudential.com/uc](http://www.prudential.com/uc)

#### **VISION SERVICE PLAN**

866-240-8344  
[vsp.com/go/uc retirees](http://vsp.com/go/uc retirees)

## INFORMATION AND CHANGES FOR 2019

### DOMESTIC PARTNER ELIGIBILITY

During Open Enrollment, you may enroll your domestic partner, and your partner's eligible dependents, in health and welfare benefits as long as the relationship meets established, gender-neutral criteria.

It is important to understand whether enrolling your partner or partner's dependents subjects you to imputed income on your federal or state taxes. See [ucal.us/domesticpartnership](http://ucal.us/domesticpartnership) for full details about eligibility and tax implications of enrolling your domestic partner in benefits.

### VIA BENEFITS MEDICARE COORDINATOR PROGRAM

UC provides a Medicare Coordinator Program, administered by Via Benefits (formerly OneExchange), for retirees living outside of California if they and all covered family members are eligible for Medicare. This program offers:

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

UC will provide an annual contribution under an HRA — Health Reimbursement Arrangement — to help you pay for the Medicare plan(s) you choose. Depending on your choice, there could be funds left in the HRA to cover additional eligible health care out-of-pocket costs and Part B premiums. UC's maximum contribution to the HRA for 2019 remains \$3,000 per each covered Medicare member. UC's contribution is subject to graduated eligibility. Any unused HRA funds roll over to the next year.

If you're joining this program for the first time in 2019 and haven't yet made an appointment with Via Benefits, call them now at 855-359-7381 to be sure you're enrolled in a new plan for 2019. You may enroll during your special enrollment period: Oct. 15 – Dec. 31. Your UC group medical plan ends on Dec. 31, 2018. **If you miss the Dec. 31 deadline, you could be subject to medical underwriting (an evaluation of your medical or health information), which may affect your premium and your coverage options including coverage by Medicare only.**

If you're already enrolled through Via Benefits, you can change plans during the Medicare Open Enrollment period (OEP) from Oct. 15 through Dec. 7; all changes must be made through Via Benefits. Review the information that was mailed to you by Via Benefits and your medical plan carrier. If you're happy with the plan you have and it is offered through Via Benefits for 2019, you don't need to take any action.

### MEDICARE PLAN CHANGE RULES

There are different rules for some of the changes you (a retiree and your enrolled family members) can make during the Medicare OEP:

- A change between MediGap plans, or from a Medicare Advantage plan to a MediGap plan, will likely require medical underwriting.
- A change to a Medicare Advantage plan or between Medicare Advantage plans, or a change of Part D plans, does not require underwriting.

# INFORMATION AND CHANGES FOR 2019

## PET INSURANCE

UC now offers preferred pricing on pet insurance through Nationwide, with benefit options for the pets of UC faculty, staff and retirees.

You can enroll in pet insurance at any time — not just during Open Enrollment — and your coverage will be effective the day your application is approved. You'll pay your premiums directly to Nationwide. Learn more and enroll on the Nationwide website at [petinsurance.com/uc](http://petinsurance.com/uc), or call Nationwide at 877-738-7874.

## UC DENTAL PLAN

The Delta Dental PPO Plan will expand coverage from one to two routine exams per year.

UC continues to pay the full cost of dental coverage provided you are eligible for 100 percent of the UC/employer contribution. If you are subject to graduated eligibility, you may pay a portion of the premium.

## UC VISION PLAN

VSP benefits are improving — standard progressive lenses will be covered in full with no copay. There will be a 2 percent increase in costs for retirees. VSP members can download ID cards from the VSP website.

Eligible retirees will receive a mailing from VSP. To enroll yourself and your eligible family members, complete and mail the VSP enrollment form in the postage-paid envelope, contact VSP directly at 866-240-8344, or visit the website at [vsp.com/go/ucretirees](http://vsp.com/go/ucretirees).

## VISION PLAN MONTHLY COSTS

Retiree	\$12.84
Retiree + Child(ren)	\$24.49
Retiree + Adult	\$24.27
Retiree + Family	\$29.99

## UC LEGAL PLAN

Legal insurance, offered by ARAG, is open for enrollment this year, with no change to premiums. There are a few changes to benefits:

- Paid-in-full divorce coverage will be replaced with divorce with a 25 hour cap, to improve availability of network attorneys
- Trust Service will be a standalone, paid-in-full benefit, separated from General In-Office Services
- General In-Office Services per year have been reduced from 8 to 4 hours to provide the expanded trust coverage

## LEGAL PLAN MONTHLY COSTS

Retiree	\$10.87
Retiree + Children	\$14.95
Retiree + Adult	\$14.95
Retiree + Family	\$16.31

## **UC ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

There are no changes to AD&D premiums for retirees this year. You and your spouse or domestic partner can enroll for coverage at any time.

### **AD&D PLAN ANNUAL COSTS**

<b>Coverage Amount</b>	<b>Retiree</b>	<b>Retiree+Spouse/ Domestic Partner</b>
\$10,000	\$11.80	\$17.40
\$25,000	\$29.50	\$43.50
\$50,000	\$59.00	\$87.00
\$250,000*	\$295.00	\$435.00

\*Available only if coverage as employee exceeded \$250,000

## **FAMILY MEMBER ELIGIBILITY VERIFICATION**

UC requires all faculty, staff and retirees who enroll new family members in their medical, dental, vision and/or legal insurance plans to provide documents to verify their family members' eligibility for coverage.

If you add a family member to your coverage during Open Enrollment, in early 2019 you will receive a packet of materials to complete the verification process. You must respond by the deadline shown on the letter or risk disenrollment of your newly enrolled family members from UC benefits. As part of UC's periodic review process, you may also be contacted for information to reverify the eligibility of your previously verified spouse or domestic partner, grandchildren and/or legal wards for coverage.

Starting January 1, 2019, UnifyHR will administer the verification program for UC. More information about the verification process is available online at [ucal.us/fmv](http://ucal.us/fmv).

## IMPORTANT NOTICES

### **IMPORTANT NOTICE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE**

**Medicare requires individuals enrolled in Medicare plans to have “creditable coverage” for prescription drugs. The required information below explains all options available.**

#### **MEDICARE PART D CREDITABLE AND NON-CREDITABLE COVERAGE UC-SPONSORED GROUP PLANS**

##### **Plans with Creditable Coverage**

Kaiser Senior Advantage  
 Health Net Seniority Plus  
 UC Medicare PPO  
 UC High Option Supplement to Medicare Core  
 Kaiser Permanente  
 UC Blue & Gold HMO  
 Western Health Advantage  
 UC Care  
 UC Health Savings Plan

##### **Plan with Non-Creditable Coverage**

UC Medicare PPO without Prescription Drugs

#### **WHAT DOES CREDITABLE COVERAGE MEAN?**

If you are Medicare-eligible and enrolled in Kaiser Senior Advantage, Health Net Seniority Plus, UC Medicare PPO, UC High Option Supplement to Medicare, Core, Kaiser Permanente, UC Blue & Gold HMO, Western Health Advantage, UC Care or UC Health Savings Plan, your prescription drug coverage is expected to pay out as much as the standard level of coverage set by the federal government under Medicare Part D. This qualifies as creditable coverage under Medicare Part D.

#### **WHAT DOES NON-CREDITABLE COVERAGE MEAN?**

If you are Medicare-eligible and enrolled in UC Medicare PPO without Prescription Drugs, the

plan is NOT expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered Non-Creditable Coverage.

You can keep your current coverage from UC Medicare PPO Plan without Prescription Drugs. However, because this coverage is non-creditable, you must have and maintain creditable prescription drug coverage from another, non-UC source.

By enrolling in a non-UC prescription drug plan, you will receive help with your drug costs, as there is no prescription drug coverage under the UC Medicare PPO without Prescription Drugs plan. If you do not enroll in a Medicare drug plan when you are first eligible, you may pay a higher premium (a penalty) for a Medicare drug plan. When you make your decision about whether to choose the UC Medicare PPO without Prescription Drugs plan, you should take into account this plan’s coverage, which does not include prescription drugs, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

#### **VIA BENEFITS**

Plans obtained through Via Benefits are considered individual plans, and the plans vary in offering creditable coverage and non-creditable coverage for Medicare Part D. For more information about the type of coverage offered by your plan, visit <https://my.viabenefits.com/uc>.

#### **WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?**

If, in the future, you or a Medicare-eligible dependent terminate(s) or lose(s) Medicare Part D coverage and you go without coverage, you may be assessed a penalty. UC’s evidence of creditable coverage will prevent you from incurring penalties charged by the federal

government for late enrollment in Medicare Part D for up to 63 days if you decide to re-enroll in a Medicare Part D plan.

You must enroll in Medicare Part D no more than 63 days after you or a Medicare-eligible dependent are eligible for Medicare Part D. In addition, if your Medicare Part D is terminated for any reason, you must re-enroll in a Medicare Part D plan within 63 days of the termination. In either scenario, anyone who fails to act within that time period will incur a late enrollment penalty of at least 1 percent per month for each month after May 15, 2006, that the person did not have creditable coverage or enrollment in Part D.

For example, if 23 months passed between the time a person terminated creditable coverage with UC and that person's enrollment in Medicare Part D, that person's Medicare Part D premium would always be at least 23 percent higher than what most other people pay. That person might also be required to pay a non-Medicare premium until UC can obtain Medicare approval of your Part D re-enrollment or wait until the following November, when the federal government conducts Open Enrollment for Medicare, in order to sign up for Medicare Part D prescription coverage.

If a person loses creditable prescription drug coverage through no fault of his or her own, that person may also be eligible for a Special Enrollment Period (SEP) to join a Medicare drug plan.

### **WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?**

If you are eligible for UC-sponsored coverage, you can join a UC Medicare drug plan during a period of initial eligibility, UC's annual Open Enrollment period each fall, or mid-year if you lose other creditable coverage. If you are interested in non-UC insurance and are eligible for Medicare, you can join a non-UC Medicare drug plan each year from Oct. 15 to Dec. 7.

### **WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A NON-UC COMMERCIALY AVAILABLE MEDICARE DRUG PLAN?**

Each plan handles your decision to join a Medicare drug plan differently. UC offers one plan, the UC Medicare PPO without Prescription Drugs plan, that allows you to keep your current UC medical coverage and coordinate with Medicare for a non-UC drug plan. UC's other plans do not. Before you make a change, contact the UC Retirement Administration Service Center at 800-888-8267 to get information on how your current plan coverage will be affected by your decision to join a commercially available Medicare drug plan. More information about Medicare plans through UC can be found in the UC Medicare Fact Sheet (see <http://ucnet.universityofcalifornia.edu/forms/pdf/medicare-factsheet.pdf>).

Detailed information about non-UC commercially available Medicare Part D Plans can be found in the "Medicare & You" handbook. You'll get a copy of this handbook in the mail every year from Medicare. For more information about Medicare prescription drug coverage, visit [www.medicare.gov](http://www.medicare.gov).

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

## IMPORTANT NOTICES

### MORE INFORMATION

For more information about this notice or your current prescription drug coverage, contact UC Retirement Administration Service Center at 800-888-8267. You may also find coverage details on UCnet at <http://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/medicare>.

### COMPLAINTS

If you believe your privacy rights have been violated, you may file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 877-696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints](http://www.hhs.gov/ocr/privacy/hipaa/complaints).

**You will not be retaliated against for filing a complaint.**

### LANGUAGE ASSISTANCE SERVICES FOR SELF-FUNDED PPO PLANS

**English:** Language assistance services, free of charge, are available to you. Call 1-877-437-0486 TTY Users Call 711.

**Arabic:** خدمات المساعدة اللغوية متاحة لك مجاناً. 711. اتصل بالرقم 1-877-437-0486 تي اتصل ب

**Armenian:** Հնչվող օգնություն ծառայությունները մասնաշաղկի են ձեզ համար անվճար: Զանգահարեք 1-877-437-0486 TTY Users զանգահարեք 711:

**Farsi:** خدمات کمک به زبان برای شما رایگان است. با 711. تماس بگیرید 1-877-437-0486 TTY شماره تلفن

**Hindi:** भाषा सहायता सेवाओं, नः शुल्क, आपके लऱिए उपलब्ध है कॉल 1-877-437-0486 टीटीआई उपयोगकर्ता कॉल 711

**Hmong:** Cov kev pabcuam hauv kev txhais lus muaj rau koj dawb xwb. Hu rau 1-877-437-0486 TTY Cov Neeg Siv Hu Xov tooj 711.

**Japanese:** 言語支援サービスは無料でご利用いただけます。電話1-877-437-0486 TTYユーザーは711に電話をかける。

**Khmer:** លេ កម ជំនួយ ចំណុះ ឥត ថ្លៃ ក្រៃ លើ យ៉ាង ណា ទេ ។ ទូរស័ព្ទ មក លេខ 1-877-437-0486 អ្នក ប្រើ TTY ទេ លេខ 711 ។

**Korean:** 언어 지원 서비스는 무료로 이용하실 수 있습니다. 전화 1-877-437-0486 TTY 사용자는 711에 전화하십시오.

**Punjabi:** ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਮੁਫਤ, ਤੁਹਾਡੇ ਲਈ ਉਪਲਬਧ ਹਨ 1-877-437-0486 ਟੀ ਟੀ ਆਈ ਉਪਭੋਗਤਾ ਕਾਲ 711 'ਤੇ ਕਾਲ ਕਰੋ.

**Russian:** Языковые услуги предоставляются вам бесплатно. Вызов 1-877-437-0486 Пользователи TTY Вызов 711.

**Spanish:** Los servicios de asistencia lingüística están disponibles gratuitamente. Llame al 1-877-437-0486 Usuarios de TTY Llame al 711.

**Tagalog:** Ang mga serbisyo ng tulong sa wika ay libre sa iyo. Tumawag sa 1-877-437-0486 Mga gumagamit ng TTY Tumawag sa 711.

**Thai:** มีบริการช่วยเหลือด้านภาษาโดยไม่เสียค่าใช้จ่าย โทร 1-877-437-0486 ผู้ใช้ TTY โทร. 711

**Chinese:** 免费提供语言援助服务。致电1-877-437-0486 TTY用户致电711。

**Vietnamese:** Các dịch vụ hỗ trợ ngôn ngữ có sẵn cho bạn miễn phí. Gọi số 1-877-437-0486 Người sử dụng TTY Gọi số 711.

## HIPAA (HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996) NOTIFICATION FOR DENTAL AND VISION ELIGIBILITY

If you are declining enrollment for yourself or your eligible family members because of other insurance or group medical plan coverage, you may be able to enroll yourself and your eligible family members\* in a UC-sponsored plan if you or your family members lose eligibility for that other coverage (or if the employer stops contributing toward the other coverage for you or your family members). You must request enrollment within 31 days after your or your family member's other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a newly eligible family member as a result of a marriage or domestic partnership, birth, adoption, or placement for adoption, you may be eligible to enroll your newly eligible family member. You must request enrollment within 31 days after the marriage or partnership, birth, adoption, or placement for adoption.

If you decline enrollment for yourself or for an eligible family member because of coverage under Medicaid (in California, Medi-Cal) or under a state children's health insurance program (CHIP), you may be able to enroll yourself and your eligible family members in a UC-sponsored plan if you or your family members lose eligibility for that coverage. You must request enrollment within 60 days after your coverage or your family members' coverage ends under Medicaid or CHIP.

Also, if you are eligible for coverage from UC but cannot afford the premiums, some states have

premium assistance programs that can help pay for coverage. For details, contact the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services at [www.cms.gov](http://www.cms.gov) or 877-267-2323 ext. 61565.

IF YOU DO NOT ENROLL YOURSELF AND/OR YOUR FAMILY MEMBER(S) IN COVERAGE WITHIN THE 31 DAYS WHEN FIRST ELIGIBLE, WITHIN THE SPECIAL ENROLLMENT PERIOD DESCRIBED ABOVE OR WITHIN AN OPEN ENROLLMENT PERIOD, YOU MAY BE ELIGIBLE TO ENROLL AT A LATER DATE. However, even if eligible, each affected individual will need to complete a waiting period of 90 consecutive calendar days before medical coverage becomes effective and employee premiums may need to be paid on an after-tax basis (retiree premiums are always paid after-tax). Otherwise, you/they can enroll during the next Open Enrollment Period.

To request special enrollment or obtain more information, retirees should call the UC Retirement Administration Service Center (800-888-8267).

**Note:** If you are enrolled in a UC medical plan you may be able to change medical plans if you acquire a newly eligible family member or if your eligible family member loses other coverage. In either case, you must request enrollment within 31 days of the occurrence.

In addition to the special enrollment rights you have under HIPAA, the University's Group Insurance Regulations (GIRs) permit you to change medical plans under certain other conditions. See UC GIRs for additional detail, available at [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu).

\* To be eligible for plan membership, you and your family members must meet all UC employee or retiree enrollment and eligibility requirements. As a condition of coverage, all plan members are subject to eligibility verification by the university and/or insurance carriers, as described in the participation terms and conditions.

## IMPORTANT NOTICES

### **PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from its Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid (Medi-Cal in California) or CHIP office or visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) or dial 877-KIDS-NOW to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for a UC-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP,

as well as eligible under UC's plan, UC will permit you to enroll in UC's plan, if you are not already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

If you live in California, you can contact the California Department of Health Care Services for further information on eligibility at: [www.dhcs.ca.gov/Pages/default.aspx](http://www.dhcs.ca.gov/Pages/default.aspx)  
Email: [HIPP@dhcs.ca.gov](mailto:HIPP@dhcs.ca.gov).

If you live outside of California, see [www.dol.gov/sites/default/files/ebsa/laws-and-regulations/laws/chipra/model-notice.pdf](http://www.dol.gov/sites/default/files/ebsa/laws-and-regulations/laws/chipra/model-notice.pdf) for a list of states that currently provide premium assistance. The list is effective as of July 31, 2018, and includes contact information for each state listed. To see if any more states have added a premium assistance program since July 31, 2018, or for more information on special enrollment rights, you can contact:

**U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services**

[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877-267-2323, Menu Option 4, Ext. 61565

## TERMS AND CONDITIONS

### PARTICIPATION TERMS AND CONDITIONS

Your Social Security number, and that of your enrolled family members, is required for purposes of benefit plan administration, for financial reporting, to verify your identity, and for legally required reporting purposes all in compliance with federal and state laws.

If you are confirmed as eligible for participation in UC-sponsored plans, you are subject to the following terms and conditions:

1. With the exception of benefits provided or administered by Optum Behavioral Health, UC-sponsored medical plans require resolution of disputes through arbitration. With regard to each plan, by your written or electronic signature, IT IS UNDERSTOOD AND YOU AGREE THAT ANY DISPUTE AS TO MEDICAL MALPRACTICE — THAT IS, AS TO WHETHER ANY MEDICAL SERVICES RENDERED UNDER THE CONTRACT WERE UNNECESSARY OR UNAUTHORIZED OR WERE IMPROPERLY, NEGLIGENTLY OR INCOMPETENTLY RENDERED — WILL BE DETERMINED BY SUBMISSION TO ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND NOT BY A LAWSUIT OR RESORT TO COURT PROCESS, EXCEPT AS CALIFORNIA LAW PROVIDES FOR JUDICIAL REVIEW OF ARBITRATION PROCEEDINGS. BOTH PARTIES TO THE CONTRACT, BY ENTERING INTO IT, ARE GIVING UP THEIR CONSTITUTIONAL RIGHT TO HAVE ANY SUCH DISPUTE DECIDED IN A COURT OF LAW BEFORE A JURY AND INSTEAD ARE ACCEPTING THE USE OF ARBITRATION. For more information about each plan's arbitration provision please see the appropriate plan booklet or call the plan.
2. UC and UC health and welfare plan vendors comply with federal/state regulations related to the privacy of personal/confidential information including the Health Insurance Portability and Accountability Act of 1996 (HIPAA) as applicable. To fulfill the responsibilities and perform the service required under contracts with UC, health plans and associated service vendors may share UC member health information between and among each other within the limits established by HIPAA and federal/state regulations for purposes of health care operations, payment, and treatment. A member's requested restriction on the sharing of specified protected health information for health care operations, payment, and treatment will be honored as required by HIPAA.
3. By making an election with your written or electronic signature you are authorizing the University to take deductions from your earnings (employees)/monthly Retirement Plan income (retirees)/designated bank account (direct payment retirees) to cover your contributions toward the monthly costs (if any) for the plans you have chosen for yourself and your eligible family members. You are also authorizing UC to transmit your enrollment demographic data to the plans in which you are enrolled.
4. You are subject to all terms and conditions of the UC-sponsored plans in which you are enrolled as stated in the plan booklets and the University of California Group Insurance Regulations.
5. By enrolling individuals as your family members you are certifying that those individuals are eligible for coverage based on the definitions and rules specified in the University of California Group Insurance Regulations and described in UC health and welfare plan eligibility publications. You are also certifying under penalty of perjury that all the information you provide regarding the individuals you enroll is true to the best of your knowledge.

6. If you enroll individuals as your family members you must provide, upon request, documentation verifying that those individuals are eligible for coverage. The carrier may also require documentation verifying eligibility. Verification documentation includes, but is not limited to, marriage or birth certificates, domestic partner verification, adoption papers, tax records and the like.
7. If your enrolled family member loses eligibility for UC-sponsored coverage (for example because of divorce or loss of eligible child status) you must notify UC by disenrolling that individual. If you wish to make a permitted change in your health or flexible spending account coverage you must notify UC within 31 days of the eligibility loss event; for purposes of COBRA, eligibility loss notice must be provided to UC within 60 days of the family member's loss of coverage. However, regardless of the timing of notice to UC, coverage for the ineligible family member will end on the last day of the month in which the eligibility loss event occurs (subject to any continued coverage option available and elected).
8. Making false statements about satisfying eligibility criteria, failing to timely notify the University of a family member's loss of eligibility, or failing to provide verification documentation when requested may lead to disenrollment of the affected family members. Employees/retirees may also be subject to disciplinary action and disenrollment from health benefits and may be responsible for any cost of benefits provided and UC-paid premiums due to misuse of plan.
9. Under current state and federal tax laws, the value of the contribution UC makes toward the cost of health coverage provided to domestic partners and certain other family members who are not your dependents under state and federal tax rules may be considered imputed income that will be subject to income taxes, FICA (Social Security and Medicare), and any other required payroll taxes. (Coverage provided to California registered domestic partners is not subject to imputed income for California state tax purposes.)
10. If you specifically ask UC representatives to intercede on your behalf with your insurance plan, University representatives will request the minimum necessary protected health information required to assist you with your problem. If more protected health information is needed to solve your problem in compliance with state laws and federal privacy laws (including HIPAA), you may be required to sign an authorization allowing UC to provide the health plan with relevant protected health information or authorizing the health plan to release such information to the University representative.
11. Actions you take during Open Enrollment will be effective the following January 1 unless otherwise stated — provided all electronic and form transactions have been completed properly and submitted timely.

By authority of the Regents, University of California Human Resources located in Oakland administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions, and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California Office of the President, 1111 Franklin Street, 5th Floor, Oakland CA 94607 and for faculty to the Office of Academic Personnel, University of California Office of the President, 1111 Franklin Street, Oakland CA 94607.

University of California  
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# Open Enrollment



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