

# Take a fresh look at your benefits

## OPEN ENROLLMENT HIGHLIGHTS

- **ALEX** — your new personal benefits coach — helps find the plans that fit you best.
- Learn about the new pharmacy benefit manager for CORE, UC Care and UC Health Savings Plan.
- UC's vision plan pays more contact lens costs.
- New deadline: Make your elections by **Friday, November 19 at 5 p.m.**

# MEET ALEX!

Choosing benefits doesn't have to be complicated. ALEX — your personal benefits coach — can point you in the right direction. ALEX® is a confidential online tool that helps you select the best benefit plans for you and your family. Just answer a few questions, and ALEX will suggest which plans may make the most sense for you. Go to [myalex.com/uc/2022](https://myalex.com/uc/2022) or scan the QR code below to get started.

Learn more about all of this year's choices, changes and costs at [ucal.us/oe](https://ucal.us/oe).

## MEDICAL

While UC continues to pay the majority of premium costs for faculty and staff, there are moderate changes for some plans. See inside for employee contributions.

Navitus Health Solutions (Navitus) is the new pharmacy benefit manager for CORE, UC Care and UC Health Savings Plan. There are no changes to prescription benefit plan copays or coinsurance levels, but differences in the formulary may affect the cost of your medications.

## DENTAL AND VISION

UC continues to pay the full cost of dental and vision coverage for employees and their eligible dependents.

The allowance for contact lenses has increased to \$160 each calendar year.

## LEGAL INSURANCE

Benefits changes this year include enhanced family services (such as child support and alimony enforcement and child support modification) and increased general office hours.

## SUPPLEMENTAL HEALTH PLANS

The Critical Illness Plan includes new coverage for Coronavirus.

## FLEXIBLE SPENDING ACCOUNTS

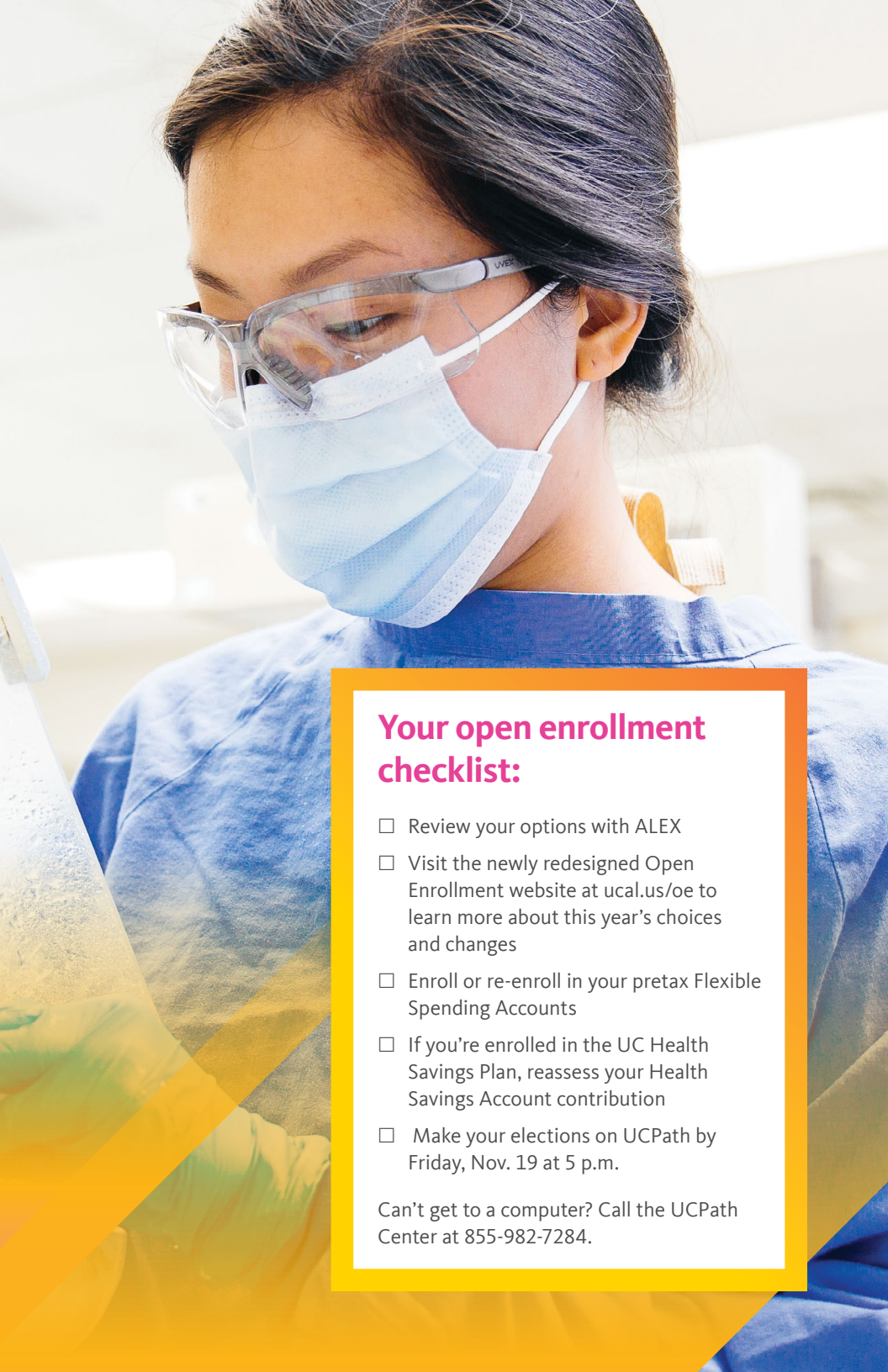
Remember, you must enroll in your Health and/or Dependent Care Flexible Spending Account (FSA) every year.

You can contribute up to \$2,750 to the Health FSA this year, and up to \$5,000 to the Dependent Care FSA.

Scan the code to get started

Meet ALEX!





## Your open enrollment checklist:

- Review your options with ALEX
- Visit the newly redesigned Open Enrollment website at [ucal.us/oe](https://ucal.us/oe) to learn more about this year's choices and changes
- Enroll or re-enroll in your pretax Flexible Spending Accounts
- If you're enrolled in the UC Health Savings Plan, reassess your Health Savings Account contribution
- Make your elections on UCPath by Friday, Nov. 19 at 5 p.m.

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

# COMPARING UC'S PLANS

## Know your options

For more facts and figures — and definitions of the terms below — see [ucal.us/oecompareplans](http://ucal.us/oecompareplans).

	KAISER HMO (KAISER PERMANENTE)	UC BLUE & GOLD HMO (HEALTH NET)
<b>Premium costs</b>	\$	\$\$
<b><u>OUT-OF-POCKET COSTS</u></b>	\$	\$
<b>What you'll pay for medical care</b>	<b>IN KAISER NETWORK ONLY</b> (except in emergencies) <b>Deductible:</b> None <b>Copayments (for example):</b> \$20 doctor's office visits <b>OOP max:</b> \$1,500/\$3,000	<b>IN-NETWORK ONLY</b> (except in emergencies) <b>Deductible:</b> None <b>Copayments (for example):</b> \$20 doctor's office visits <b>OOP max:</b> \$1,000/ \$2,000 (2 people)/ \$3,000 (3 or more)
<b>Notes:</b>		
<ul style="list-style-type: none"> <li>Preventive care is always free to you</li> <li>Out-of-pocket maximum (OOP max) includes deductible</li> <li>Amounts listed are per person/per family (unless otherwise noted)</li> </ul>		
<b><u>CHOICE OF PROVIDERS</u></b>		
<b>Where you go for care</b>	Kaiser primary care provider helps manage care within network	<ul style="list-style-type: none"> <li>Primary care provider helps manage care within network</li> <li>UC Health providers in-network</li> </ul>
<b><u>CONSIDER THIS PLAN IF YOU</u></b>	Want low, predictable costs with the integrated care provided within the Kaiser network	Want low, predictable costs, and want access to UC Health providers

UC CARE PPO (ANTHEM)	UC HEALTH SAVINGS PLAN PPO (ANTHEM)	CORE PPO (ANTHEM)
\$\$\$	\$	\$0
<p><b>UC SELECT: \$</b></p> <p><b>Deductible:</b> None</p> <p><b>Copayments (for example):</b> \$20 doctor's office visits</p> <p><b>OOP max:</b> \$6,100/\$9,700</p> <p><b>ANTHEM PREFERRED: \$\$</b></p> <p><b>Deductible:</b> \$500/\$1,000</p> <p><b>Coinsurance:</b> 30%</p> <p><b>OOP max:</b> \$7,600/\$14,200</p> <p><b>OUT-OF-NETWORK: \$\$\$</b></p> <p><b>Deductible:</b> \$750/\$1,750</p> <p><b>Coinsurance:</b> 50%</p> <p><b>OOP max:</b> \$9,600/\$20,200</p>	<p><b>\$</b></p> <p><b>HSA UC contribution:</b> \$500 (self) or \$1,000 (family)</p> <p><b>IN-NETWORK</b></p> <p><b>Deductible:</b> \$1,400/\$2,800</p> <p><b>Coinsurance:</b> 20%</p> <p><b>OOP max:</b> \$4,000/\$6,400</p> <p><b>OUT-OF-NETWORK</b></p> <p><b>Deductible:</b> \$2,550/\$5,100</p> <p><b>Coinsurance:</b> 40%</p> <p><b>OOP max:</b> \$8,000/\$16,000</p>	<p><b>\$\$\$</b></p> <p><b>Deductible:</b> \$3,000</p> <p><b>Coinsurance:</b> 20%</p> <p><b>OOP max:</b> \$6,350/\$12,700</p>
<ul style="list-style-type: none"> <li>National network; higher costs out-of-network</li> <li>UC Health providers in-network</li> </ul>	<ul style="list-style-type: none"> <li>National network; higher costs out-of-network</li> <li>UC Health providers in-network</li> </ul>	<ul style="list-style-type: none"> <li>National network; access to out-of-network care</li> <li>UC Health providers in-network</li> </ul>
<p>Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select</p>	<p>Want to build tax-free savings, and are willing to manage your health care expenses</p>	<p>Prefer to pay \$0 monthly premium and pay higher deductible and out-of-pocket costs for care</p>

# YOUR MEDICAL PLAN COSTS

UC's premium increases for faculty and staff are moderate again this year. Changes to contributions across all pay bands range from \$0 to \$47 per month.

Below are the 2022 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2021.

## FOR THOSE WITH FULL-TIME SALARY RATE OF \$61,000 OR LESS

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
UC Care (PPO)	\$141.74	\$255.13	\$358.26	\$471.65
UC Blue & Gold HMO	\$69.05	\$124.29	\$211.15	\$266.39
Kaiser Permanente – CA (HMO)	\$26.94	\$48.49	\$59.00	\$80.51
UC Health Savings Plan (PPO)	\$23.69	\$42.65	\$51.89	\$70.81
CORE	\$0.00	\$0.00	\$0.00	\$0.00

## FOR THOSE WITH FULL-TIME SALARY RATE OF \$61,001 TO \$120,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
UC Care (PPO)	\$179.92	\$323.85	\$445.42	\$589.36
UC Blue & Gold HMO	\$107.23	\$193.01	\$298.31	\$384.10
Kaiser Permanente – CA (HMO)	\$65.12	\$117.21	\$146.16	\$198.22
UC Health Savings Plan (PPO)	\$61.87	\$111.37	\$139.05	\$188.52
CORE	\$0.00	\$0.00	\$0.00	\$0.00

## **IMPORTANT NOTE ABOUT YOUR MEDICAL PLAN COSTS**

Premium contributions for certain employee groups and locations may vary from amounts shown.

If you are in a bargaining unit represented by a union, the University will adhere to its collective bargaining obligations, and any applicable collective bargaining agreement, with respect to any changes to your contribution rates. If you make changes to your plan choices and coverage levels during Open Enrollment, you will be charged the applicable employee contribution rate for the new plan for your bargaining unit.

### **FOR THOSE WITH FULL-TIME SALARY RATE OF \$120,001 TO \$180,000**

<b>PLAN</b>	<b>Self</b>	<b>Self plus child(ren)</b>	<b>Self plus adult</b>	<b>Self plus adult and child(ren)</b>
<b>UC Care (PPO)</b>	\$219.10	\$394.37	\$523.53	\$698.81
<b>UC Blue &amp; Gold HMO</b>	\$146.41	\$263.53	\$376.42	\$493.55
<b>Kaiser Permanente – CA (HMO)</b>	\$104.30	\$187.73	\$224.27	\$307.67
<b>UC Health Savings Plan (PPO)</b>	\$101.05	\$181.89	\$217.16	\$297.97
<b>CORE</b>	\$0.00	\$0.00	\$0.00	\$0.00

### **FOR THOSE WITH FULL-TIME SALARY RATE OF OVER \$180,000**

<b>PLAN</b>	<b>Self</b>	<b>Self plus child(ren)</b>	<b>Self plus adult</b>	<b>Self plus adult and child(ren)</b>
<b>UC Care (PPO)</b>	\$259.67	\$467.40	\$604.46	\$812.19
<b>UC Blue &amp; Gold HMO</b>	\$186.98	\$336.56	\$457.35	\$606.93
<b>Kaiser Permanente – CA (HMO)</b>	\$144.87	\$260.76	\$305.20	\$421.05
<b>UC Health Savings Plan (PPO)</b>	\$141.62	\$254.92	\$298.09	\$411.35
<b>CORE</b>	\$0.00	\$0.00	\$0.00	\$0.00

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 your 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, 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.

