

Take a fresh look at your benefits

OPEN ENROLLMENT HIGHLIGHTS

- Redesigned Open Enrollment website (ucal.us/oe) — Check out this year's choices and changes.
- New pharmacy benefit manager for some UC plans — Learn what you'll need to know.
- New deadline – Enroll or make changes by **Friday, November 19 at 5 p.m.**

WHAT'S CHANGING FOR 2022

UC continues to offer the same Medicare and non-Medicare plans this year, along with dental, vision and legal insurance coverage for retirees.

Look inside for a comparison of UC's Medicare plans and their costs. Check out this year's choices and changes for Medicare and non-Medicare plans at ucal.us/oe.

MEDICAL

The UC medical plans administered by Anthem will have a new pharmacy benefit manager, Navitus Health Solutions (Navitus). If you're considering any of the Anthem plans, go to ucal.us/oe to learn more about the change. You can also call the Navitus 24/7 customer care line with questions:

UC Medicare PPO, UC High Option Supplement to Medicare: 866-270-3877

UC Care, UC Health Savings Plan, CORE: 855-673-6504

OTHER BENEFITS

There are no changes to dental or vision benefits this year, and no changes to vision premiums. Dental insurance will continue to be fully paid by UC for retirees eligible for the full UC contribution.

Legal insurance premiums are not increasing. Changes for 2022 include enhanced family services (such as child support and alimony enforcement and child support modification) and increased general office hours.

See page 4 of the enclosed Open Enrollment information booklet for more information and 2022 premiums.

Your open enrollment checklist:

If you don't want to make any changes, **you don't need to take any action**. Your current insurance coverage will continue, but your medical costs may change.

Review your choices at ucal.us/oe. Then make your elections on UCRAYS by Friday, November 19 at 5 p.m.

- For Medicare members changing medical plans**
To complete your enrollment, you must send in the Medicare assignment forms for your new plan.
The forms you need will be included with your Open Enrollment confirmation statement — sent to you through UCRAYS or by mail (if you don't have a UCRAYS account). Each person you enroll must complete their own form, due to UC by **Monday, Nov. 22, 2021**.
- Enroll in pet, retiree vision and/or accidental death & dismemberment (AD&D) insurance**
Please contact Nationwide (pet), Vision Service Plan (vision) or Prudential (AD&D) directly. Pet insurance and AD&D are open for enrollment year-round. See booklet for this year's premiums and contact information.
- Can't get to a computer?**
Call the UC Retirement Administration Service Center at 800-888-8267 Mon.–Fri., 8:30-4:30 and select option 2 to speak with an Open Enrollment representative.
- UC Retirement Administration Service Center assistance for people with speech or hearing impairments**
Please call 711 and provide the UC Retirement Administration Service Center telephone number (800-888-8267) to receive assistance.

COMPARING UC'S PLANS

ABOUT UC'S MEDICARE PLANS

- All plans cover a “Welcome to Medicare” preventive visit and annual wellness visit at no cost to you, and include additional benefits not covered by Medicare.
- You can see any provider in an emergency.

	KAISER SENIOR ADVANTAGE	UC MEDICARE CHOICE
<u>ADMINISTRATOR</u>	Kaiser Permanente	United Healthcare
<u>HOW THE PLAN WORKS WITH MEDICARE</u>	<p>Medicare Advantage Plan</p> <p>Medicare pays your insurance company a set amount and the insurance company approves and pays for your care.</p>	
<u>WHERE YOU GO FOR CARE</u>	Kaiser network providers only	Providers or facilities that accept Medicare and the plan
<u>WHAT YOU AND THE PLAN PAY FOR MEDICARE COVERED SERVICES</u>	<p>Lower premium</p> <p>You pay set copays, and the plan pays the rest</p>	<p>Lower premium</p> <p>You pay set copays, and the plan pays the rest</p>
<u>WHAT YOU NEED TO KNOW</u>	Your Kaiser primary care provider manages your care	Confirm provider will bill UnitedHealthcare on your behalf

- For covered medical services, you'll never pay more than \$1,500 a year (or \$1,050 for UC High Option Supplement to Medicare). This is known as the annual out-of-pocket maximum and it does not include costs for prescription drugs.

For details about each plan's benefits and costs, visit ucal.us/oemedicarecompare (Medicare plans) or ucal.us/oecompare (non-Medicare plans).

UC HIGH OPTION	UC MEDICARE PPO	UC MEDICARE PPO WITHOUT RX
Anthem Blue Cross (Medical) Navitus (Prescription Drugs)		Anthem Blue Cross

Medicare Supplement PPO
Your provider submits claims to Medicare for the services that are covered and approved by Medicare. Your UC plan pays some or all of the remaining cost based on the Medicare-allowed amount.

Providers or facilities that accept Medicare

Highest premium	Higher premium	Lower premium
After Medicare pays, the plan covers 100% of remaining costs for Medicare-covered services	After Medicare pays, the plan covers 80% of remaining costs and you pay the rest	<ul style="list-style-type: none"> • No Part D (Rx) coverage • After Medicare pays, the plan covers 80% of remaining costs and you pay the rest
		You must provide proof of non-UC Part D coverage to enroll

YOUR MONTHLY MEDICAL PREMIUM COSTS

These monthly costs apply to retirees eligible for 100% of the UC/employer contribution toward the premium for each plan. You are eligible for the full 100% contribution if you retired with 20 or more years of service or became a UCRP member before 1990 and did not have a break in service before retiring.

If you are subject to graduated eligibility for retiree medical insurance and receive less than 100% of the UC contribution, your costs may be higher than those listed here. You can find your 2022 premium costs on UCRAYS during Open Enrollment.

It is important to compare your 2022 premium costs before making a decision to stay with your current plan or make a change.

WHEN ALL FAMILY MEMBERS ARE IN MEDICARE		
S Self in Medicare	+A or +C Both in Medicare	+F All in Medicare
Kaiser Permanente Senior Advantage (Kaiser)		
\$0.00 \$70.24	\$0.00 \$140.48	\$0.00 \$210.72
UC High Option Supplement to Medicare (Anthem)		
\$204.12 \$0.00	\$408.24 \$0.00	\$612.36 \$0.00
UC Medicare Choice (UnitedHealthcare)		
\$0.00 \$115.05	\$0.00 \$230.10	\$0.00 \$345.15
UC Medicare PPO (Anthem)		
\$137.68 \$0.00	\$275.36 \$0.00	\$413.04 \$0.00
UC Medicare PPO without Prescription Drugs (Anthem)		
\$0.00 \$148.50	\$0.00 \$297.00	\$0.00 \$445.50

NON-MEDICARE PLANS			
S	+C	+A	+F
CORE (Anthem)			
\$0.00	\$0.00	\$0.00	\$0.00
UC Health Savings Plan (PPO; Anthem)			
\$99.48	\$179.09	\$218.86	\$298.47
Kaiser Permanente – CA (HMO; Kaiser)			
\$171.47	\$308.64	\$409.20	\$546.37
UC Blue & Gold HMO (Health Net)			
\$266.20	\$479.16	\$608.14	\$821.10
UC Care (PPO; Anthem)			
\$313.20	\$563.76	\$706.84	\$957.40

NON-MEDICARE PLANS AGE 65 AND OVER, NOT MEDICARE-ELIGIBLE			
S	+C	+A	+F
CORE (Anthem)			
\$0.00	\$0.00	\$0.00	\$0.00
UC Health Savings Plan (PPO; Anthem)			
\$72.56	\$130.62	\$160.61	\$218.67
Kaiser Permanente – CA (HMO; Kaiser)			
\$71.91	\$129.43	\$160.27	\$217.79
UC Blue & Gold HMO (Health Net)			
\$97.04	\$174.68	\$278.20	\$355.84
UC Care (PPO; Anthem)			
\$239.57	\$431.23	\$567.88	\$759.54

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. Health and welfare benefits are not accrued or vested benefit entitlements. See Open Enrollment booklet, pg. 19.

