



UNIVERSITY
OF
CALIFORNIA

FOR RETIREES

Open Enrollment

Important medical
plan changes

Find the right fit:
ucal.us/oe

Thursday, Oct. 31 –
Friday, Nov. 22, 2024

WHAT'S CHANGING FOR 2025

MEDICAL

Medical costs are increasing — nationwide and at UC. To keep your costs as low as possible, UC's funding will increase by \$198 million for 2025.

Despite this additional funding, some costs for retirees will increase in 2025:

- Premiums are increasing for all of UC's non-Medicare plans and most of UC's Medicare plans.
- Some cost-sharing amounts will increase. For example, the copay for office visits will change from \$20 to \$30 for UC Blue & Gold HMO, Kaiser HMO, UC Care (tier 1), Kaiser Senior Advantage and UC Medicare Choice. Prescription drug copays will go up for most UC medical plans and UC Blue & Gold HMO and Kaiser HMO will add a new tier for specialty drugs, with 30% coinsurance up to a maximum of \$150 per prescription.
- The CORE PPO plan will have a monthly premium.

Inflation Reduction Act provisions will cap the out-of-pocket prescription drug cost limit at \$2,000 for Medicare Part D members, eliminate the coverage gap phase (also known as the “donut hole”), and introduce an option to pay for prescription costs in monthly installments.

OTHER BENEFITS

UC continues to offer dental, vision, legal and accidental death and dismemberment coverage for retirees who are eligible. UC's legal plan offers enhanced benefits with no change in premium. Vision coverage costs are increasing by 5%.

See ucal.us/oe for details, and page 5 of the enclosed booklet for 2025 non-medical plan premiums.

Your open enrollment checklist:

Take time to review and compare all plan cost changes to determine if staying in your current plan is your best choice. If you want to maintain your current benefits, then no action is required.

If you're considering changes, review your choices at ucal.us/oe. Then make your elections on UCRAYS by Friday, Nov. 22, at 5 p.m.

- For Medicare members changing medical plans**
To complete your enrollment, you must submit the Medicare assignment forms for your new plan via UCRAYS, by fax (800-792-5178) or by mail (least efficient). Every person you enroll must complete a separate form, due to UC by Monday, Nov. 25, 2024.
- 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 2025 premiums and contact information.
- Can't get to a computer?**
Call the UC Retirement Administration Service Center (RASC) at 800-888-8267, Mon.–Fri., 7 a.m.–4:30 p.m., to speak with a representative.
- RASC assistance for people with speech or hearing impairments**
Please call 711 and provide the RASC telephone number (800-888-8267) to receive assistance.

COMPARING UC'S MEDICARE PLANS

There's a lot to consider when you're choosing a plan, including which providers you can see, your premium costs and what you'll pay for your care and prescriptions. A comparison of UC's non-Medicare plans is on pages 6-7 of the enclosed booklet. For more details about each plan's benefits and costs, visit ucal.us/oemedicarecompare (Medicare plans) or ucal.us/oecompare (non-Medicare plans).

For all UC Medicare plans:

- Coverage includes a "Welcome to Medicare" preventive visit (within your first 12 months of Medicare) and annual wellness visit at no cost to you, and additional benefits not covered by Medicare.
- You can see any provider in an emergency.
- For covered medical services, you'll never pay more than \$1,500 per person, per 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.

	KAISER SENIOR ADVANTAGE (HMO)	UC MEDICARE CHOICE PPO	UC HIGH OPTION PPO	UC MEDICARE PPO	UC MEDICARE PPO WITHOUT RX
ADMINISTRATOR	Kaiser Permanente	UnitedHealthcare	Anthem Blue Cross (Medical) Navitus (Prescription Drugs)		Anthem Blue Cross
HOW THE PLAN WORKS WITH MEDICARE	Medicare Advantage Plan Medicare pays your insurance company a set amount and the insurance company approves and pays for your care.		Medicare Supplement PPO Your provider submits claims to Medicare for the services that are covered by Medicare. Your UC plan pays some or all of the remaining cost based on the Medicare-allowed amount.		
WHERE YOU GO FOR CARE	Kaiser network providers only	Providers or facilities that accept Medicare and UnitedHealthcare	Providers or facilities that accept Medicare		
WHAT YOU AND THE PLAN PAY FOR MEDICARE COVERED SERVICES	Lower premium You pay set copays and the plan pays the rest	Lower premium You pay set copays and the plan pays the rest	Highest premium After Medicare pays, the plan covers 100% of remaining costs for Medicare-covered services	Higher premium After Medicare pays, the plan covers 80% of remaining costs and you pay the rest	Lower premium • No Part D (prescription drug) coverage • After Medicare pays, the plan covers 80% of remaining costs and you pay the rest
WHAT YOU NEED TO KNOW	Kaiser primary care provider manages your care	Confirm provider will bill UnitedHealthcare on your behalf, if needed			You must provide proof of non-UC Part D coverage to enroll

YOUR MONTHLY MEDICAL PREMIUM COSTS

Medical plan costs are increasing next year—for UC and most employers. Some premium costs will be significantly higher in 2025, so consider your options carefully before making a decision to stay with your current plan or make a change.

These monthly costs apply to retirees eligible to receive 100% of the UC/employer contribution toward the premium for each plan. 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 2025 premium costs on UCRAYS during Open Enrollment.

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 \$174.70	\$0.00 \$349.40	\$0.00 \$524.10
UC Medicare Choice (UnitedHealthcare)	\$42.47 \$0.00	\$84.94 \$0.00	\$127.41 \$0.00
UC High Option Supplement to Medicare (Anthem)	\$300.15 \$0.00	\$600.30 \$0.00	\$900.45 \$0.00
UC Medicare PPO (Anthem)	\$92.10 \$0.00	\$184.20 \$0.00	\$276.30 \$0.00
UC Medicare PPO without Prescription Drugs (Anthem)	\$0.00 \$174.70	\$0.00 \$349.40	\$0.00 \$524.10

Plan Cost Key

\$0.00 — Your premium
\$174.70 — Medicare Part B reimbursement

Medicare Part B reimbursement may apply if your premium cost is \$0.00. If applicable, UC will reimburse you based on a Medicare Part B premium of up to \$174.70 per person. Reimbursements vary and are added automatically to your monthly retirement payment.

Note: You must be current on your Medicare Part B premium payments to Social Security for this reimbursement.

S: Self **+C:** Self plus child(ren)
+A: Self plus adult **+F:** Self plus adult and child(ren)

WHEN ONE OR MORE FAMILY MEMBERS ARE NOT MEDICARE-ELIGIBLE

	+A 1 Adult in Medicare	+C Adult in Medicare	+F 1 Adult in Medicare	+F 2 Adults in Medicare
CORE/UC Medicare PPO (Anthem)	\$272.75 \$0.00	\$188.58 \$0.00	\$369.23 \$0.00	\$280.68 \$0.00
Kaiser Permanente – CA/Senior Advantage (Kaiser)	\$97.38 \$0.00	\$0.00 \$26.37	\$270.58 \$0.00	\$0.00 \$225.94
UC Blue & Gold HMO (Health Net)/ UC Medicare Choice (UnitedHealthcare)	\$434.05 \$0.00	\$284.50 \$0.00	\$676.08 \$0.00	\$326.97 \$0.00
UC Care/UC Medicare PPO (Anthem)	\$679.49 \$0.00	\$476.53 \$0.00	\$1,063.92 \$0.00	\$568.63 \$0.00

NON-MEDICARE PLANS UNDER AGE 65

S	+C	+A	+F
CORE (PPO; Anthem)			
\$120.61	\$217.09	\$301.26	\$397.74
UC Health Savings Plan (PPO; Anthem)			
\$390.63	\$703.13	\$879.12	\$1,191.62
Kaiser Permanente – CA (HMO; Kaiser)			
\$216.50	\$389.70	\$513.45	\$686.65
UC Blue & Gold HMO (Health Net)			
\$302.53	\$544.56	\$694.11	\$936.14
UC Care (PPO; Anthem)			
\$480.54	\$864.97	\$1,067.93	\$1,452.36

NON-MEDICARE PLANS AGE 65 AND OVER, NOT MEDICARE-ELIGIBLE

S	+C	+A	+F
CORE (PPO; Anthem)			
\$73.02	\$131.43	\$213.67	\$272.08
UC Health Savings Plan (PPO; Anthem)			
\$94.75	\$170.55	\$296.65	\$372.45
Kaiser Permanente – CA (HMO; Kaiser)			
\$93.84	\$168.91	\$277.42	\$352.49
UC Blue & Gold HMO (Health Net)			
\$126.72	\$228.10	\$351.78	\$453.16
UC Care (PPO; Anthem)			
\$312.83	\$563.09	\$741.80	\$992.06

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. 23.

