UNIVERSITY OF CALIFORNIA



Open Enrollment

FOR FACULTY AND STAFF

Thursday, Oct. 29–
Friday, Nov. 20, 2026

ucal.us/oe

2027 HIGHLIGHTS

You'll have the same choice of health plans next year, with no changes to plan administrators. Health Net will continue to administer UC Blue & Gold HMO through 2027.

When comparing plans, call your providers to make sure they're in-network for the plan you're considering. Provider participation is based on contracts between health plans and doctors, medical groups and facilities, and those contracts can change over time. If a change affects access to care, UC and the health plan will provide information about available options.

MEDICAL PREMIUM COSTS

As medical costs rise, UC will invest an additional $294 million in benefits and UC Health will absorb a portion of its rising delivery costs to help support your access to their world-class care.

For employees whose medical premium contributions are not set by a bargaining agreement, monthly increases for individual coverage will range from $6.58 to $29.24. If you're represented by a union, your contributions are determined by the terms of your bargaining unit agreement. Look inside and use ALEX to compare your costs by plan.

MEDICAL OUT-OF-POCKET COSTS

HMO plan out-of-pocket maximums will increase to $3,000 for self-only coverage and $6,000 for family coverage.

For HealthSavings+, the out-of-pocket max for any one member with family coverage will be $12,000 for in-network care. There are no changes to the overall out-of-pocket maximums for UC's PPO plans.

For UC Care, UC Blue & Gold HMO and Optum Behavioral Health, a $30 copay will apply starting with the first behavioral health visit, rather than after the first three visits.

UC Blue & Gold HMO will cap drug copays at $250.

INTRODUCING TRANSCARENT

Accolade, the healthcare advocate for HealthSavings+ and UC Care, has a new name: Transcarent. Along with the new name, you'll have a new app and new tools and features that will make it easier to understand your benefits, find care and get answers to your healthcare questions.

KAISER MID-ATLANTIC HMO

UC employees who live and work in the Washington, D.C. area can choose the Kaiser Mid-Atlantic States (MAS) HMO plan, at the same premium cost as Kaiser CA HMO.

AUTO, HOME AND RENTERS COVERAGE

In 2027, California Casualty will once again offer exclusive rates and flexible payment options, including payroll deduction. Quotes for policies effective Jan. 1, 2027, and later will be available beginning Dec. 1, 2026, by calling 888-882-7609 or visiting CalCas.com/UC.

DENTAL AND VISION

UC will continue to cover the full premium cost of dental and vision insurance for eligible employees. Warby Parker will be added to the VSP provider network for more affordable eyewear options.

ACCIDENT INSURANCE ENHANCEMENTS

Cash benefits will increase for visits to the emergency room, urgent care, and doctor's office.

PAY LESS IN TAXES IN 2027

The Dependent Care Flexible Spending Account (FSA) contribution limit remains at $7,500 ($3,200 if you earned $160,000 or more in 2026).

The Health FSA contribution limit is rising to $3,400.

The contribution limit for the Health Savings Account (HSA), paired with HealthSavings+, is rising to $4,500 (individual) and $9,000 (family).

YOUR PLAN OPTIONS

During Open Enrollment, you can enroll in or change your coverage for:

- Medical, dental and vision
- Accident, critical illness and hospital indemnity
- Legal insurance
- Flexible Spending Accounts — You must enroll every year to participate
- Health Savings Account — If you're a HealthSavings+ member, begin or adjust your HSA contribution

Your coverage will continue if you don't take any action, except for Flexible Spending Accounts.

This is just a summary. To learn more about 2027 choices, changes and costs, visit the Open Enrollment website.

Your open enrollment checklist:

- ☐ Review your options with ALEX (scan QR code inside)
- ☐ Visit the Open Enrollment website at ucal.us/oe to learn more about this year's choices and changes
- ☐ Re-enroll in your pretax Flexible Spending Accounts for 2027
- ☐ If you'll be in HealthSavings+, decide how much to contribute (pretax) to your Health Savings Account
- ☐ Make your elections on UCPath by Friday, Nov. 20 at 5 p.m.

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

Visit the Open Enrollment website for more information.

COMPARING UC'S PLANS

UC is maintaining the same medical plan choices and plan administrators for 2027, with a few changes that affect what you pay.

Every UC medical plan offers comprehensive medical, pharmacy and behavioral health benefits — but there are important differences in costs, provider choices and other features.

Compare your options below.

Need help choosing a plan? Ask ALEX!

	KAISER HMO (KAISER PERMANENTE)	UC BLUE & GOLD HMO (HEALTH NET)	UC CARE PPO (BLUE SHIELD)	HEALTHSAVINGS+ (BLUE SHIELD)
OUT-OF-POCKET COSTS **What you'll pay for medical care** **Notes:** • Most preventive care is free to you. • Out-of-pocket maximum (OOP max) includes deductible. • Amounts listed are per person/per family (unless otherwise noted).	**$** **IN KAISER NETWORK ONLY** (except in emergencies) **Deductible:** None **Copayments (for example):** $30 doctor's office visits **OOP max:** $3,000/$6,000	**$** **IN-NETWORK ONLY** (except in emergencies) **Deductible:** None **Copayments (for example):** $30 doctor's office visits **OOP max:** $3,000/$6,000	**UC SELECT TIER 1: $** **Deductible:** None **Copayments (for example)**: $30 doctor's office visits **OOP max**: $6,100/$9,700 **BLUE SHIELD PPO TIER 2: $$** **Deductible:** $500/$1,000 **Coinsurance:** 30% **OOP max:** $7,600/$14,200 **OUT-OF-NETWORK: $$$** **Deductible:** $750/$1,750 **Coinsurance:** 50% **OOP max:** $9,600/$20,200	**HSA CONTRIBUTIONS** **From UC:** up to $750/$1,500 **Your max (including UC contribution):** $4,400/$8,750 **IN-NETWORK: $$** **Deductible:** $2,500/$5,000 **Coinsurance:** 30% **OOP max:** $6,700/$13,400 ($12,000 max for any one member with family coverage) **OUT-OF-NETWORK: $$$** **Deductible:** $4,000/$8,000 **Coinsurance:** 50% **OOP max:** $8,000/$16,000
FINDING CARE **How and where you find the care you need**	Kaiser primary care provider helps manage care within the Kaiser Permanente network of providers.	• Primary care provider helps manage care within medical group. • UC Health providers are in-network.	• Dedicated Transcarent (formerly Accolade) Front Line Care Team listens to your needs, understands your coverage and connects you with the care you need, including options for virtual care and second opinions. • UC Health providers are in-network. • You have access to a national network, with higher costs out-of-network.	
CONSIDER THIS PLAN IF YOU	Want low, predictable out-of-pocket costs for integrated care provided within the Kaiser network.	Want low, predictable out-of-pocket costs for care, and want access to medical groups with UC Health providers.	Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select Tier 1.	Want to build tax-free savings, and are willing to manage your healthcare expenses in a high-deductible health plan.

YOUR MEDICAL PLAN COSTS

Below are the 2027 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2026. It's always a good idea to consider all your options before you choose a plan.

Important note about medical plan costs for represented employees: If you're represented by a union, your premium contribution may be different from what's shown below.

It is important to review your individual premium costs with ALEX (scan the QR code on the left or go to start.myalex.com/uc) or in your UCPath account. They may differ from what's shown below depending on your employee group.

If you are represented by a union, the University will adhere to any applicable collective bargaining agreement with respect to your benefits and contribution rates.

FOR THOSE WITH FULL-TIME SALARY RATE OF $75,000 OR LESS

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$30.26	$54.47	$203.28	$227.49
Kaiser Permanente – CA and MAS (HMO)	$82.15	$147.87	$280.91	$346.63
UC Blue & Gold HMO	$106.05	$190.89	$362.44	$447.28
UC Care (PPO)	$144.48	$260.07	$443.14	$558.73

FOR THOSE WITH FULL-TIME SALARY RATE OF $75,001 TO $148,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$93.78	$168.80	$321.52	$396.55
Kaiser Permanente – CA and MAS (HMO)	$131.42	$236.55	$384.36	$489.50
UC Blue & Gold HMO	$169.57	$305.22	$495.83	$631.49
UC Care (PPO)	$208.00	$374.40	$576.53	$742.94

FOR THOSE WITH FULL-TIME SALARY RATE OF $148,001 TO $223,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$157.30	$283.14	$433.82	$559.66
Kaiser Permanente – CA and MAS (HMO)	$180.68	$325.23	$487.82	$632.37
UC Blue & Gold HMO	$233.09	$419.56	$629.22	$815.69
UC Care (PPO)	$271.52	$488.74	$709.92	$927.14

FOR THOSE WITH FULL-TIME SALARY RATE OF OVER $223,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$207.05	$372.68	$532.34	$697.98
Kaiser Permanente – CA and MAS (HMO)	$229.95	$413.91	$591.28	$775.24
UC Blue & Gold HMO	$296.61	$533.89	$762.61	$999.90
UC Care (PPO)	$335.04	$603.07	$843.31	$1,111.35

The summaries in this booklet explain the plans' provisions and the policies and rules that govern them. If a conflict exists between these summaries and the plan documents, the plan documents govern. The Plan Administrator has the authority to interpret disputed provisions.

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 equal opportunity employer. Please send inquiries regarding the University's equal opportunity policies for staff to Systemwide 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.

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