2024 Open Enrollment For Employees



AGENDA

- Premium Information
- 2024 Medical Plans
- 2024 Non-Medical Plans
- UC Path Open Enrollment Process
- Resources and Communications

OPEN ENROLLMENT

Begins at 8am, October 26th through 5pm, November 17th

Actions You Can Take for 2024

- Change medical plans
- Change dental plans
- Enroll in vision plan
- Opt-out or cancel opt-out of medical, dental, vision
- Enroll or de-enroll family member(s)
- Enroll in Legal Plan
- Enroll or re-enroll in Health Flexible Spending Account (FSA)
- Enroll or re-enroll in Dependent Care FSA
- Enroll in Supplement Health Benefits

Make changes online via UC Path

Changes are effective January 1, 2024 (UCPATH Portal)

2024 EMPLOYEE PAY BANDS

Pay band thresholds adjusted each year based on the Consumer Price Index (CPI) from the California Department of Finance's index for urban wage earners and clerical workers (CPI-U)

| | 2023 |
|---|------------------------|
| 1 | \$65,000 and under |
| 2 | \$65,001 to \$129,000 |
| 3 | \$129,001 to \$194,000 |
| 4 | \$194,001 and above |



| | 2024 |
|---|------------------------|
| 1 | \$68,000 and under |
| 2 | \$68,001 to \$136,000 |
| 3 | \$136,001 to \$204,000 |
| 4 | \$204,001 and above |

Definition of Range for the 2024 Medical Contribution Base Using Full-Time Salary as of January 2023



CHANGE IN EMPLOYEE NETS

2023 vs. 2024 Contributions

| 07 Difference | Coverage Tier | | | | | | |
|---------------------------|---------------|--------|--------|----------|--|--|--|
| % Difference | EE | EE + C | EE + S | EE + Fam | | | |
| UC Blue & Gold HMO | 18% | 17% | 15% | 15% | | | |
| Kaiser HMO | 26% | 26% | 74% | 59% | | | |
| UC Health Savings Plan | 181% | 156% | 193% | 171% | | | |
| UC Care | 26% | 25% | 22% | 22% | | | |

- Employee contribution increases on a percentage basis by coverage tier
- Employee contribution increases for HSP are highest at over 150%



2024 EMPLOYEE CONTRIBUTIONS

| Plans | Pay Band 1 (\$68,000 and Under) | | | | | Pay Band 2 (\$68,001 to \$136,000) | | | |
|------------|------------------------------------|-----------|-----------|----------|------------|---------------------------------------|----------|----------|------------|
| | EE | EE+C | EE+Sp | EE+Fam | | EE | EE+C | EE+Sp | EE+Fam |
| UC B&G HMO | \$99.69 | \$178.33 | \$280.64 | \$358.63 | | \$144.81 | \$259.03 | \$380.55 | \$493.80 |
| Kaiser HMO | \$36.49 | \$65.60 | \$110.33 | \$136.84 | | \$84.69 | \$152.26 | \$262.15 | \$323.23 |
| HSP | \$79.26 | \$129.75 | \$180.81 | \$227.92 | | \$186.73 | \$305.61 | \$436.31 | \$546.62 |
| UC Care | \$212.95 | \$380.49 | \$514.84 | \$682.95 | | \$261.05 | \$466.43 | \$621.03 | \$827.07 |
| | Pay Band 3 | | | | Pay Band 4 | | | | |
| Plans | (| (\$136,00 | 1 to \$20 | 04,000) | | (Over \$204,000) | | | |
| | EE | EE+C | EE+Sp | EE+Fam | | EE | EE+C | EE+Sp | EE+Fam |
| UC B&G HMO | \$191.10 | \$341.83 | \$470.10 | \$619.48 | | \$239.04 | \$427.59 | \$562.87 | \$749.68 |
| Kaiser HMO | \$134.16 | \$241.20 | \$398.20 | \$496.54 | | \$185.38 | \$333.30 | \$539.17 | \$676.08 |
| HSP | \$297.01 | \$486.08 | \$665.28 | \$842.96 | | \$411.20 | \$672.98 | \$902.52 | \$1,149.94 |
| UC Care | \$310.41 | \$554.63 | \$716.19 | \$961.08 | | \$361.52 | \$645.96 | \$814.79 | \$1,099.90 |

\$0 Employee Premium Contribution for the CORE Plan

2024 EMPLOYEE PREMIUM COST SHARE SYSTEMWIDE BARGAINING UNITS

Systemwide Bargaining Units will move to 2024 premium cost share and pay band levels with some units having:

- \$25/month increase cap above 2023 for Kaiser and UC Blue & Gold HMO plans.
 - Units include CX Clerical & Allied Services, HX Residual Health Care
 Professionals, NX Registered Nurses, RX Research Support Professionals, TX Technical
 - Cap applies to all salary bands for units listed above except for CX which only applies to salary bands 1 and 2
- \$10/month increase cap above 2023 for Kaiser and UC Blue & Gold HMO plans.
 - Units include EX Patient Care Technical and SX Service



2024 Medical Plans for Employees

- PPO Plan Changes
- HMO Plan Changes

2024 MEDICAL PLANS

Non-Medicare Plans

- UC Care
- UC Health Savings Plan with Health Saving Account (HSA)
- CORE
- UC Blue & Gold HMO
- Kaiser Permanente HMO*

*Optum provides behavioral health benefits as an overlay for Kaiser members

Medicare Plans

- UC Medicare PPO
- UC Medicare PPO without Prescription Drugs
- UC High Option Supplement to Medicare
- UC Medicare Choice PPO
- Kaiser Senior Advantage
- Via Benefits
 Medicare Coordinator
 Program (outside California)

UC CARE, CORE, UC HSP

- Male/Female Condom
 - Remains at \$0 member cost share
 - No prescription required
- In-Network: Male Sterilization/Vasectomy
 - \$0 Member Cost Share
 - Deductible applies for UC HSP and CORE
- OON Vasectomy member cost share remains the same
 - HSP at 40% after deductible
 - UC Care at 50% after deductible
 - CORE at 20% after deductible

HEALTH SAVINGS PLAN (HSA)

- HSA contribution limits
 - \$4,150 for self-only coverage (up from \$3,850)
 - \$8,300 for family coverage (up from \$7,750)
- Catch-up contribution for members 55 and over remains the same at \$1,000 for the year
- UC Contribution also remains the same (up to \$500 for single or \$1,000 for family coverage)
- In-network deductible
 - \$1,600 for self-only coverage (\$100 increase from 2023)
 - \$3,200 for family coverage (\$200 increase from 2023)
- Out-of-Network deductible
 - \$2,600 for self-only coverage (\$50 increase from 2023)
 - \$5,200 for family coverage (\$100 increase from 2023)



UC BLUE AND GOLD/ KAISER Legislative Mandate

- SB 523: Contraceptive Equity Act of 2022
 - FDA-approved OTC contraceptive drugs and devices will not require a prescription to be covered at \$0 copay
 - Requires \$0 cost for male sterilization

| | UC Blue | & Gold | Kaiser | | |
|--------------------|------------|--------|---|---------------------|--|
| | 2023 | 2024 | 2023 | 2024 | |
| Male Sterilization | \$20 Copay | | Outpatient, ambulatory surgery center, or hospital operating room: \$100/procedure All other male sterilization procedures: \$20 visit | \$0 Copay \$0 Copay | |

SB 245: Abortion Services Cost-sharing

- For all abortion and abortion-related services, prohibits a health plan from imposing:
- a deductible, coinsurance, copayment, or any other cost-sharing requirement on coverage
- utilization management or utilization review on the coverage

UC Blue & Gold HMO Mandatory Changes

| | Diabetes Prevention Program | | | | |
|---|---|---|--|--|--|
| | 2023 | | 2024 | | |
| | Omada | | Sharecare Eat Right Now | | |
| | Virtual 16-week program, weekly lessons | ٠ | Virtual 22-week program, daily lessons | | |
| - | Wireless scale | • | Wireless scale | | |
| • | English only | ٠ | English and Spanish | | |
| | | | Activity tracker after 2nd milestone Wellness program option if eligible Integrated with Health Net's wellness platform & coaching program | | |



KAISER - OPTUM BEHAVIORAL HEALTH PLAN DESIGN CHANGES

- Mental Health Outpatient
 - Intensive ABA Program for Autism Spectrum Disorder
 - \$20 to \$0 copay
 - Aligns with Kaiser cost share for ABA therapy



2024 MEMBER ID CARDS

| Kaiser Permanente HMO | New Members only | | | |
|------------------------------------|---|--|--|--|
| UC Blue & Gold HMO (Health Net) | All Members: New ID card with new plan code <u>KR9 with</u> <u>Pharmacy</u> | | | |
| PPO Plans administered by Anthem | Blue Cross | | | |
| CORE | All Members: New ID card from Anthem for medical and | | | |
| UC Care | pharmacy benefits. Accolade's name and contact information will replace Anthem Health Guide. | | | |
| UC Health Savings Plan | Plan ID Card: New Members Only HSA Debit Card: New Members + Current Members with expiring HSA debit cards will receive a new card (Debit card is good for 3 years from the issue date). | | | |



2024 Non-Medical Plans

- Dental/Vision
- Flexible Spending Accounts (FSA)
- Other Insurance Plans

UC DENTAL/VISION COVERAGE

Dental

- Delta Dental continues as the vendor
- No rate increases
- UC continues to pay full cost for employees.
- Both plans are open for enrollment
- There are no benefit changes for either the PPO or DHMO Plans

Vision

- VSP continues as the vendor
- UC continues to pay the full cost for employees
- Plan changes:
 - Active employees:
 - New: up to \$60 contact lens exam copay (exam and fitting)
 - No premium increases
 - Retirees:
 - No premium increases
 - No benefit changes
 - Open for enrollment

FLEXIBLE SPENDING ACCOUNTS (FSA)

2024 Health Care FSA

- Contribution Limit \$3,050
- Health FSA carryover limit
 - \$610 for carryover from 2023 to 2024 Plan Year
 - \$610 for carryover from 2024 to 2025 Plan Year

2024 Dependent Care FSA

- \$5,000 for non-highly compensated employees
- \$3,000 for Highly-Compensated Employees as defined by the IRS
 - \$150K or greater income in 2023

REMINDER: You must **RE-ENROLL** in the Health and/or Dependent Care FSA to continue participation in the next plan year

FLEXIBLE SPENDING ACCOUNTS (FSA) – IMPORTANT DATES

2023 Health FSA

- Run-out period (filing deadline): April 15, 2024
- Carryover: Funds available in January 2024

2023 Dependent Care FSA

- Run-out period (filing deadline): April 15, 2024
- Grace period: January 1, 2024 March 15, 2024

2024 Health FSA

- Run-out period (filing deadline): April 15, 2025
- Carryover: Funds available in January 2025

2024 Dependent Care FSA

- Run-out period (filing deadline): April 15, 2025
- Grace period: January 1, 2025 March 15, 2025



LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT

- Available only to employees meeting <u>all</u> of the following criteria:
 - 1. Are eligible for the Faculty/Staff Benefits program, and
 - 2. Participated in the Health FSA during a plan year, and
 - 3. Have a carry-over balance greater than \$25 at the end of that plan year, and
 - 4. Enroll in the UC Health Savings Plan for the following plan year
- Balance of the Health FSA up to \$610 is placed in the LPFSA
- Participant may not contribute additional funds
- Eligible expenses are restricted to dental, vision and preventive care services
- Participation limited to one year; any balance remaining at the end of the run-out period is forfeited

FSAs FOR POSTDOCTORAL SCHOLARS

- Postdoctoral Scholars can enroll on UCPath in Health and Dependent Care FSA
- Direct-Pay and Postdoctoral Fellows not eligible
 - Only job codes 3252, 3255, 3256 are eligible
 - Any direct-pay or non-taxable earnings are excluded
- Visit the Postdoctoral Scholars site, hosted by Gallagher, at https://c2mb.ajg.com/uc



ACCIDENT, CRITICAL ILLNESS & HOSPITAL INDEMNITY

Bid process conducted and Prudential awarded the contract, and replacing
 Aflac as the plan administrator beginning 1/1/2024

Things to Know

- The Aflac relationship will conclude on 12/31/2023
 - Claims must be submitted within 20 days of a covered event
 - New Aflac Customer Service Number 800-433-3036
- Passive Enrollment continues
- Employees do not need to re-enroll in the plans they have already elected
- No rate changes for 2024
 - Employee premiums continue to be paid with after-tax dollars

ACCIDENT

New Coverages

Dislocations

- Collarbone
- Rib
- Spine

Paralysis

- One (1) Limb
- Three (3) Limbs

Additional Conditions

- Eye Surgery
- IP Surg Exploration without repair
- Puncture Wound
- Skin Graft

Benefit Modifications

- Ground
 Transportation
 - \$200 → \$500
- Hospital Admissions
 - \$1,000 → \$1,200
- Daily Confinement
 - After Day 1 Admission
- Initial Non-Emergency Treatment
 - Within 90 days

Pending CA DOI Approval

- Chiropractic or Alternative Therapy
- Sacrum Fracture
- OP Ambulatory Surgery Center

CRITICAL ILLNESS

New Coverages

Infectious Diseases

- Anthrax
- Lupus
- Lyme's Disease
- Meningitis
- MRSA

Wellness Benefit

- Doppler
- EEG
- Hemoglobin A1C

National Cancer Institute Evaluations

Benefit Modifications

- Pre-Existing Cancer
 - Waived
- COVID-19
 - 25% with 5+ day IP stay
- Severe Coronary Artery Disease
 - 50% → 100%
- Mammography
 - \$200 → \$100

Pending CA DOI Approval

Childhood Conditions

- Autism
- Type I Diabetes
- PKU

Wellness Benefit

- Cytological
- DNA Stool Analysis
- HIV Nucleic Acid
- Spinal CT Screening

HOSPITAL INDEMNITY

| Hospital Admission | \$1,200 |
|--|----------------------|
| Hospital Confinement Paid daily, up to 30 days | \$200 |
| ICU Confinement Paid daily, up to 30 days | \$400 |
| ICU Step-Down Unit | Pending DOI Approval |
| Mammography | |

OTHER INSURANCE PLANS

• Legal Plan (ARAG)

- ARAG continues as the Legal Insurance provider
- No benefit or rate changes for 2024
- Open for enrollment

• Adoption Assistance

- WEX Health continues as the Claims Administrator
- No benefit changes
 - Up to \$5,000 reimbursement for eligible adoption-related expenses
 - Lifetime limit of two adoptions, maximum reimbursement of \$10,000
- No enrollment necessary After the adoption is finalized, eligible employees submit the Adoption Verification Form to WEX to begin the reimbursement process

Pet (Nationwide)

- Always open for enrollment Employees must enroll directly with Nationwide
- No rate increase or changes to benefits

Family Care (Bright Horizons)

UC continues to pay cost for employee participation



OTHER INSURANCE PLANS

Disability

- Lincoln Financial continues as the Disability Insurance provider
- No benefit or rate changes for 2024
- Not open for enrollment during OE; apply at any time with EOI

Life Insurance & AD&D

- Prudential continues as the Life and AD&D Insurance provider
- No benefit or rate changes for 2024
- Life: Not open for enrollment during OE; apply at any time with EOI
 - Electronic EOI process became effective 7/10/2023
- AD&D: Always open for enrollment



UC Path Enrollment Process

UC Path Dashboard

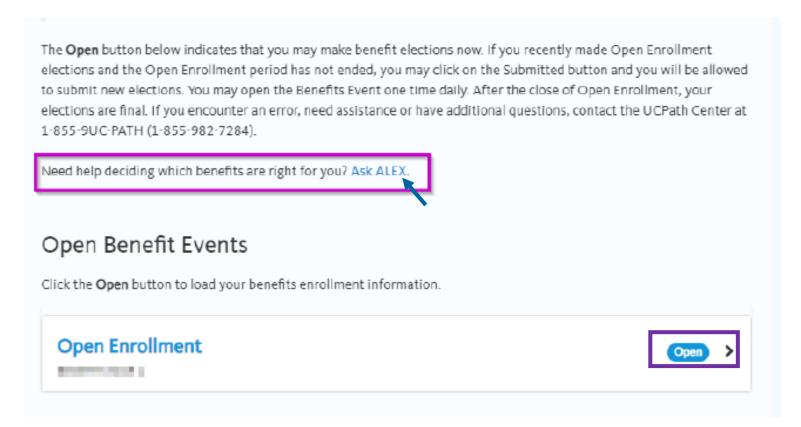


UCPath Open Enrollment Self-Service Event:

8:00 a.m. on 10/26 to 5:00 p.m. on 11/17.



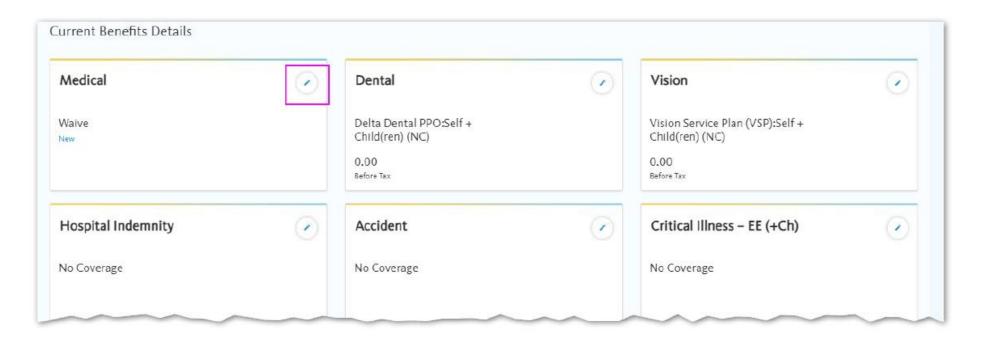
ALEX then Start Election Process



During the OE period, employees can submit elections once per day.



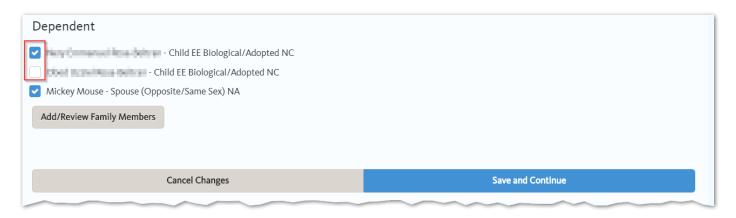
After Clicking "Open"



☐ **Pencil Icon:** add, delete, or edit DEPENDENTS for each plan.

Adding/Removing Dependent

 Must check on the box next to the dependents name to enroll them in a plan



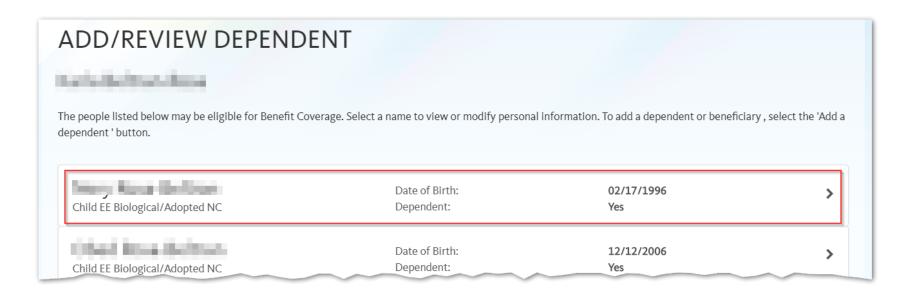
 Adding someone new or dependent name change? Click the Add/Review Family Members button





Dependents Information

- Click on a dependent to modify:
 - Name
 - SSN
 - Address & # number

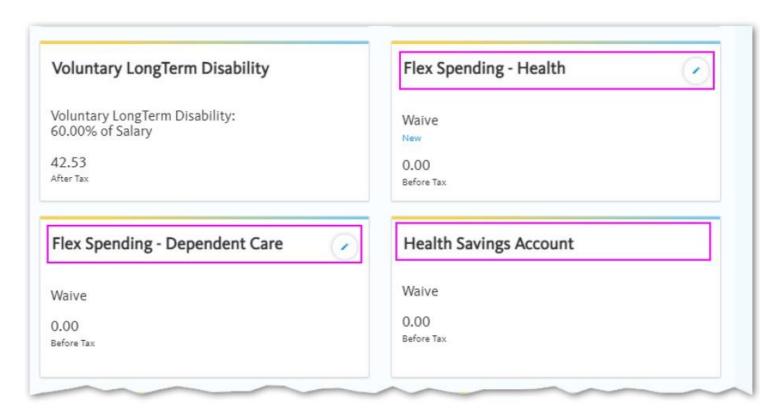


- Dependent Information Update Form
 - Gender
 - Date of birth



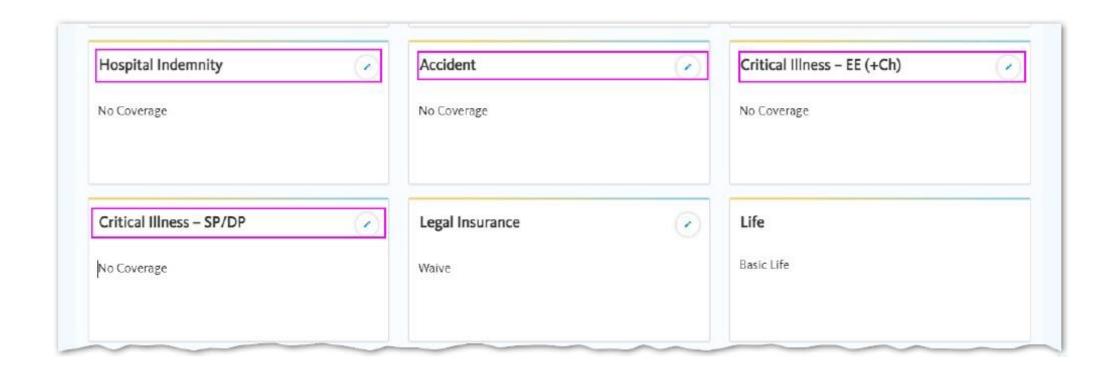
Flex Spending & HSA

Annual election required



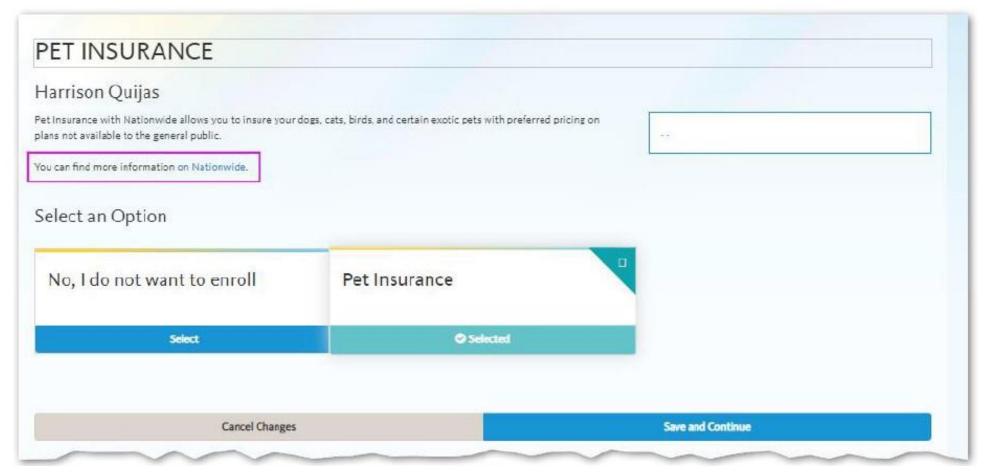
 Health Savings Account requires enrollment in the UC Health Savings Plan.

Supplemental Health Plans



Pet Insurance

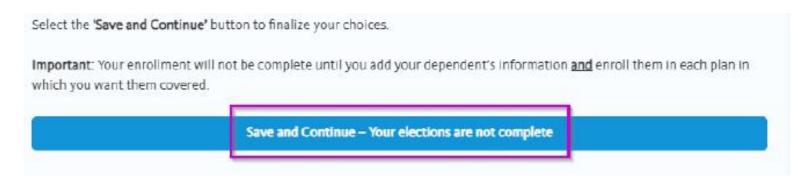
Nationwide link to get a quote required for enrollment





Submit

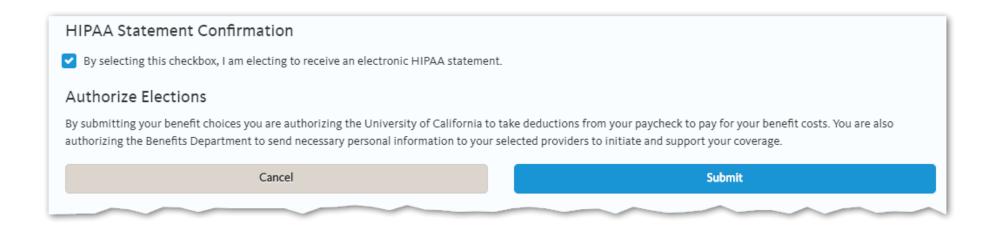
• The **Submit** button must be clicked to finalize elections.

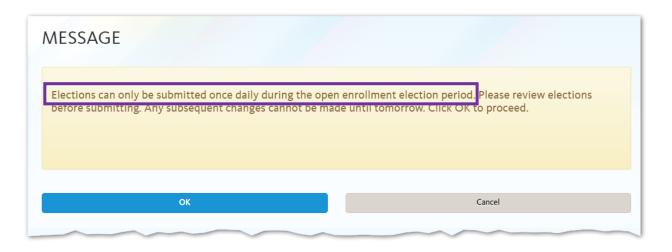


 Terms and Conditions check box must be selected to complete the Self-Service Enrollment process.

Terms and Conditions You must agree to the terms and conditions listed below and acknowledge by checking the box. 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.

HIPAA & Final Button



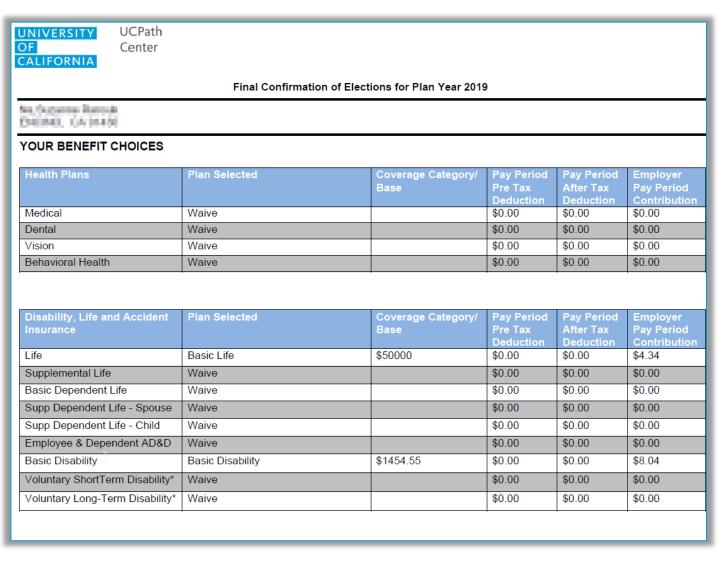


 Final reminder of daily submission is displayed when submitting elections



Confirmation Statements

- Confirmation
 Statement
- Submission Statement
- Final OE Confirmation Statements will be emailed by 12/08/2023





NEW HIRES DURING OPEN ENROLLMENT

New Hires will have **two** events to complete in the following order:

- 1. New Hire event
- 2. Open Enrollment event
- Will not access OE window until after New Hire event is completed
- 2023 elections automatically roll over to 2024
- Excludes the FSA accounts, which require annual enrollment



EEs on a Leave of Absence

- Paid: Self service as normal
- Unpaid with no billing:
 - After 120 days Reinstatement Form with new PIE
 - Before 120 days in same plan year Covered in same elections during 2023 plan year & can make OE elections
 - Before 120 days in new plan year New PIE
- Unpaid with billing:
 - Can make changes to plans in active Benefit Billing
 - Other plan changes made via LWOP OE Paper Form upon return

Homework

- 1. Review the new medical cost coverages
- 2. ALEX Tool

Open Enrollment Information available on OE Website

- Satisfied with coverage?
- No action needed
- Your coverage carries over

*Health and/or Dependent Care FSA need to re-enroll during Open Enrollment *Disability or Life Insurance

Act early!







COMMUNICATIONS/EVENTS

| Date | Communication/Event |
|-----------|---|
| Oct 16/18 | OE preview article (English and Spanish) Oct. 16: Ucnet / Oct. 18: UCnetwork |
| Oct 19 | OE print materials mailed to home address |
| Oct 24 | ZotMail - OE is coming & OE website goes live |
| Oct 26 | OE Begins @ 8:00 am Information and Resources, Office hours, and OE flyers posted on HR website - http://hr.uci.edu/partnership/oe/ |
| Oct 27 | OE 2024 Zoom Presentation for Retirees Meeting ID: 860 9341 0993 - Passcode: 576807 |
| Oct 30 | OE 2024 Zoom Presentation for Employees Meeting ID: 714 756 3319 |
| Nov 7 | ZotMail – Mid-point OE reminder Kaiser Permanente Open Enrollment Presentations: • Employees: 2pm - Meeting ID: 965 4309 6715 • Retirees: 3pm - Meeting ID: 955 8799 2028 |
| Nov 17 | ZotMail – Final reminder - OE ends at 5:00pm |
| Jan 1 | Changes made during Open Enrollment are Effective (view on UCPATH portal) |



QUESTIONS