

Open Enrollment 2024

For Retirees

AGENDA

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

OPEN ENROLLMENT

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

Make changes online via UC Retirement At Your Service (UCRAYs)

Changes are effective January 1, 2024

OTHER OE CONSIDERATIONS

IF you are satisfied with your current medical, dental, vision, legal, supplemental health, or other coverages, then you do **NOT** need to take an action during Open Enrollment

- Your coverage will automatically carry over into the next plan year.

2024 RETIREE MEDICAL CONTRIBUTIONS

- **UC aggregate contribution remains at floor of 70%**
 - Non-Medicare (pre-65 retirees)
 - Medicare-eligible retirees in California
- **Contributions for non-Medicare retirees ages 65+ align to average contributions paid by UC Medicare retirees**
- **Medicare Coordinator Program for Medicare-eligible retirees outside of California**
 - Continued UC contribution up to \$3,000 per enrolled individual to a Health Reimbursement Arrangement (HRA) to help pay for eligible health expenses, including Medicare Part B

2024 NON-MEDICARE (PRE-65) SHARE

2024 Contributions	Single (U)	Adult + Child (ren) (UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$295.49	\$531.88	\$676.43	\$912.82
Kaiser	\$232.44	\$418.38	\$544.02	\$729.96
HSP	\$346.66	\$623.99	\$783.89	\$1,061.22
UC Care	\$415.21	\$747.38	\$927.84	\$1,260.01

\$0 Non-Medicare (pre-65) Retiree Share for the CORE Plan

Rates based on full UC contribution (no graduated eligibility)

2024 MEDICARE RETIREE SHARE

Plans	Medical – Member Share		Part B UC Reimbursement	
	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)
UC Medicare Choice	\$0.00	\$0.00	\$20.89	\$41.78
Kaiser Senior Advantage	\$0.00	\$0.00	\$122.55	\$245.10
High Option PPO	\$312.70	\$625.40	\$0.00	\$0.00
Medicare PPO	\$90.21	\$180.42	\$0.00	\$0.00
Medicare PPO No Rx	\$0.00	\$0.00	\$164.90	\$329.80

Rates based on full UC contribution (no graduated eligibility)

2024 NON-MEDICARE 65+ SHARE

2024 Contributions	Non-Medicare			
	Single (U)	Adult plus Child (ren) (UC)	Two Adults (UA)	Family (UAC)
UC Blue & Gold	\$117.71	\$211.88	\$330.40	\$424.57
Kaiser HMO	\$87.17	\$156.89	\$262.98	\$332.70
HSP	\$88.01	\$158.42	\$276.19	\$346.60
UC Care	\$290.58	\$523.05	\$688.07	\$920.54

\$0 Non-Medicare Retiree Age 65+ share for the CORE Plan

Rates based on full UC contribution (no graduated eligibility)

2024 Medical Plans for Retirees

- 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

- **Accolade remains as the Front Line Care Team for these plans**

MEDICARE SUPPLEMENT PLANS

Medicare PPO	Medicare PPO w/o Rx	High Option Supplement to Medicare
--------------	---------------------	------------------------------------

Low-Income Subsidy (LIS) and True Out-of-Pocket (TrOOP) Amounts are changing

UC MEDICARE CHOICE (UNITED HEALTHCARE)

- **Inflation Reduction Act \$0 member liability in the catastrophic phase**
 - New Threshold \$8,000 (from \$7,400)
 - \$0 Member Cost Share
- **Low-Income Subsidy (LIS) and True Out-of-Pocket (TrOOP) Amounts are changing**
- **New Vendor for Post-discharge Meals**
 - From Mom's Meals to **Roots Food Group Management**

Public Law No: 117-328/HR 2716:

Coverage of MFTs and MHCs as Medicare providers

- Members can see state-licensed MFT and MFCCs for Medicare-covered outpatient behavioral health services. \$20 copayment.
- **2023:** To use this benefit, **members** may need to pay the full cost and then submit a reimbursement claim.
- **2024: Providers** may submit claims directly to UnitedHealthcare for reimbursement.

2024 Medicare Part D CMS Mandates

Plan Feature	UC Medicare PPO, UC High Option Supplement, Kaiser Senior Advantage, UC Medicare Choice	
	2023	2024
TrOOP	\$7,400	\$8,000
Total Drug Cost (TDC)	\$4,660	\$5,030
Low-Income Subsidy	<p>Group 2: ≤100% FPL \$1.45 generic; \$4.30 all others</p> <p>Group 3: ≤135% FPL \$4.15 generic; \$10.35 brand</p> <p>Group 4: ≤150% FPL Annual deductible \$104; catastrophic coverage copay \$4.15 generic; \$10.35 all others</p>	<p>Group 2 – ≤100% FPL \$1.55 generic; \$4.60 all others</p> <p>Group 3: ≤150% FPL \$4.50 generic; \$11.20 all others</p> <p><i>*Group 3 (up to 135% FPL) removed by CMS for 2024 and new Group 3 reflects former Group 4 limit of 150%</i></p>

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	\$0 Copay	Outpatient, ambulatory surgery center, or hospital operating room: \$100/procedure	\$0 Copay
			All other male sterilization procedures: \$20 visit	\$0 Copay

UC Blue & Gold HMO Mandatory Changes

Hospital Advisor Tool	Telehealth	Behavioral Health Change
<p>WebMD is discontinuing the Hospital Advisor Tool.</p> <p>Health Net will use Leapfrog, Cal Hospital Compare, and Sapphire as member resources.</p>	<p>Health Net moved from Babylon to Teladoc for telehealth coverage effective 8/10/23.</p> <p>1-800-TELADOC</p> <p>www.teladoc.com</p>	<p>Administration transition from MHN to Health Net Behavioral Health. No impact to provider networks and benefits.</p> <p>Transition starts 1/1/2024</p> <p>System migration starts 4/1/2024</p>

UC Blue & Gold HMO

Mandatory Changes

Diabetes Prevention Program	
2023	2024
Omada	Sharecare Eat Right Now
<ul style="list-style-type: none"> Virtual 16-week program, weekly lessons 	<ul style="list-style-type: none"> Virtual 22-week program, daily lessons
<ul style="list-style-type: none"> Wireless scale 	<ul style="list-style-type: none"> Wireless scale
<ul style="list-style-type: none"> English only 	<ul style="list-style-type: none"> English and Spanish
	<ul style="list-style-type: none"> Activity tracker after 2nd milestone Wellness program option if eligible Integrated with Health Net's wellness platform & coaching program

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 Inflation Reduction Act (IRA) Medicare Part D

IRA provision will enhance coverage for Medicare participants with high prescription costs

- Ø No out-of-pocket drug costs after the catastrophic coverage phase of \$8,000 in 2024
- Ø Impacts Kaiser Senior Advantage, UC Medicare Choice PPO
- Ø Additional catastrophic drug coverage with the Medicare Coordinator Program, administered by Via Benefits, ends 12/31/23

Kaiser Senior Advantage *Legislative Mandate*

Inflation Reduction Act \$0
member liability in the
catastrophic phase

	2023	2024
Insulin administration devices & generic drugs	\$3 copay	\$0 copay
Brand name & specialty drugs	\$10 copay	

Kaiser Senior Advantage *Mandatory Change*

Discontinuing Post-Discharge Meal Delivery

- Launched in 2021 to lower readmission rates of congestive heart failure (CHF) patients
- Provided meals for 4 weeks (up to 56 meals) immediately following hospital discharge with principal diagnosis of CHF
- Authorized to qualifying members through 12/31/23; members must accept benefit within 30 days of discharge
- Authorization/procedures to continue through Q1 2024

2024 MEMBER ID CARDS

Kaiser Permanente HMO	New Members only
Kaiser Senior Advantage	
UC Blue & Gold HMO (Health Net)	All Members: New ID card with new plan code <u>KR9 with Pharmacy</u>
Non-Medicare PPO Plans administered by Anthem Blue Cross	
CORE	New Members Only
UC Care	
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 MEMBER ID CARDS

Medicare PPO Plans administered by Anthem Blue Cross

UC Medicare PPO	New Members: 2 ID cards: Medical card from Anthem and pharmacy card from Navitus
UC High Option Supplement to Medicare	Continuing Members: Continue to use current Anthem (updated cards received in August) and Navitus ID cards Anthem Health Guide will continue to provide customer service
UC Medicare PPO w/o Rx	New Members: Medical ID card from Anthem. Continuing Members: Continue to use current Anthem card (updated cards received in August) Anthem Health Guide will continue to provide customer service

Medicare PPO Plan administered by UnitedHealthcare

UC Medicare Choice	All Members: new ID card with new RxGrp number: MPDURS
---------------------------	--

2024 Non-Medical Plans

- Dental
- Vision
- Other Insurance Plans

DENTAL AND VISION

- No benefit or premium changes for non-medical plans
- **VSP** continues as the vendor
 - Requires direct enrollment by call
- **Delta Dental** continues as the vendor

OTHER INSURANCE PLANS

- **Legal Plan (ARAG)**
 - ARAG continues as the vendor
 - No rate changes for retirees
- **Accidental Death & Dismemberment (AD&D)**
 - Enroll at any time
 - Enrollment form from Prudential
- **Pet (Nationwide)**
 - Enroll on Nationwide portal or by phone

Communications and Resources

- Open Enrollment Process – UCRAYS
- Resources
- Communications and Events

OPEN ENROLLMENT PROCESS - UCRAYS

FirstName1055086
LastName1055086

Open Enrollment 2024

- Edit Profile
- Messages
- My Account**
 - Benefit Payment & Taxes
 - Retiree Insurance
- Benefit Payments
- Manage Contacts
- Report a Death
- Upcoming Seminars
- Contact Us
- Quick Links

Your plan coverage, monthly costs and enrollment status for 2024 are listed below.

- If this is your first visit during the Open Enrollment period, your current plans will be listed below with rates effective January 1st.
- If you have already confirmed changes during the Open Enrollment period, your changes are reflected below.

Your medical/dental cost reflects graduated eligibility.

- Percentage of UC Contribution 50%

Click the button for the action you wish to take.

[Add/Remove Family Member](#) [Calculate, Change and/or Suspend Plan\(s\)](#)

2024 Plan Coverage and Monthly Costs

Insurance	Your Monthly Cost	Part B Reimbursement
Medical	\$472.87	\$0.00
Dental	\$39.81	N/A
Legal	\$13.95	N/A

Your Enrollments 2024

Enrollee	Relationship	Date of Birth	Medical Plan	Dental Plan	Legal Plan	Medicare
FirstName1055086 MiddleName1055086 LastName1055086	Member	08/04/1953	Kaiser South	Delta Dental PPO	ARAG Legal Plan	<input checked="" type="checkbox"/>
test test	Child/Grandchild	10/01/2022	Kaiser South	Delta Dental PPO	ARAG Legal Plan	<input type="checkbox"/>

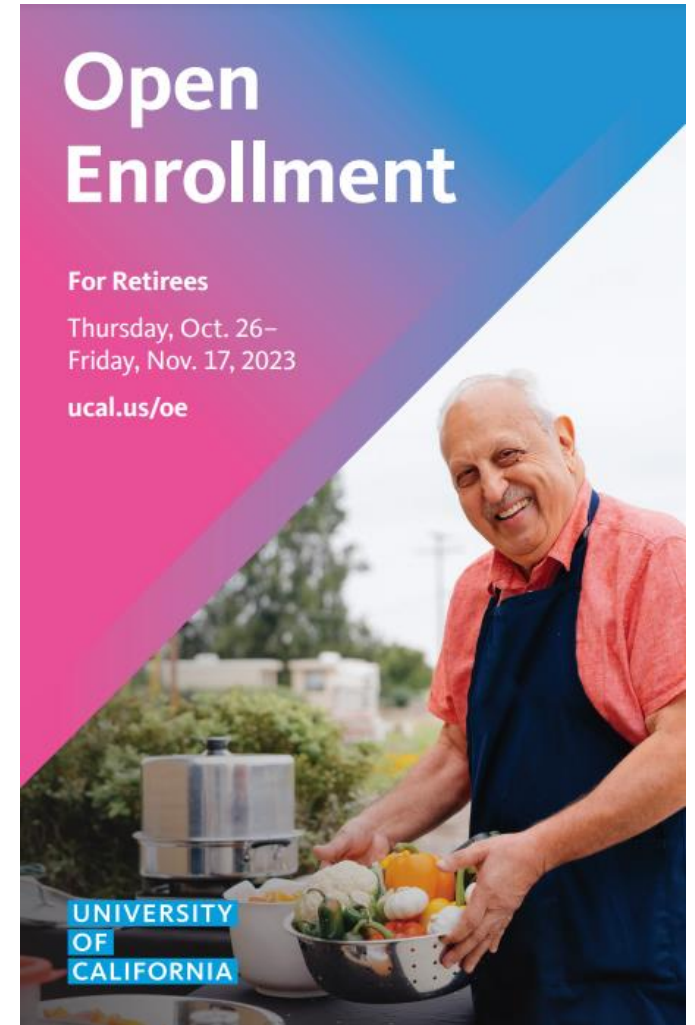
OE 2024 RESOURCES

UCnet

- <https://ucnet.universityofcalifornia.edu/oe/index.html>
- 2024 Highlights
- Video Library & Plan Information
- Make changes via UCRAYS

Human Resources

- UCRAYS: <https://retirementatyourservice.ucop.edu/>
- Retiree Administration Service Center (RASC):
800.888.8267
- UCI Open Enrollment Website
<http://hr.uci.edu/partnership/oe/>
- Contact Employee Experience Center (EEC)
 - <http://eec.hr.uci.edu>; eec@uci.edu; 949.824.0500



OE Summary Booklet

OPEN ENROLLMENT WEBSITE

UNIVERSITY OF CALIFORNIA Open Enrollment 2024

Get started Medical plans Other benefits How to enroll Help

OPEN ENROLLMENT

Thursday, Oct. 26 at 8 a.m. to Friday, Nov. 17, 2023, at 5 p.m.

Learn all about your benefits on [UCnet](#) and [ask ALEX](#) to walk you through your choices and costs.

COMMUNICATIONS AND EVENTS

Date	Communication/Event
Oct 19	OE Booklets Mailed to home address
Oct 23	OE for 2024 website launch - ucnet.universityofcalifornia.edu/oe
Oct 26	OE Begins @ 8:00 am
Oct 27	OE 2024 Zoom Presentation for Retirees Meeting ID: 860 9341 0993 - Passcode: 576807
	Health Care Facilitator (HCF) OE Office Hours (Microsoft Bookings) https://bit.ly/UCIOE2023OfficeHours
	Information and Resources, Office hours, and OE flyers posted on HR website - http://hr.uci.edu/partnership/oe/
Nov 1	New Dimensions: Highlights for retirees
Nov 7	Kaiser Permanente Open Enrollment Presentation: Retirees: 3pm - Meeting ID: 955 8799 2028
Nov 17	OE ends at 5:00pm
Jan 1	Changes made during Open Enrollment are Effective (view on UCRAYS portal)

?

QUESTIONS