OPEN ENROLLMENT

Highlights
• Important medical plan changes
• Introducing new supplemental health plans
• Are you in the right medical plan?

OCTOBER 31 – NOVEMBER 26, 2019
Agenda

• Open Enrollment Period
• 2020 Plan Changes
• Premium Contributions
• UCPath Open Enrollment – How to/Demo
• Resources
• Questions
Open Enrollment Period

- Starts Thursday, **October 31 at 8:00 AM PST**
- Ends Tuesday, **November 26 at 5:00 PM PST**
- Elections effective January 1, 2020
- Submission statements provided within 24-48 hours
- Final Confirmation mid December
Open Enrollment Actions

- Add/Change/Drop:
  - Plans
  - Coverage level
  - Covered family members

- Enroll or re-enroll in FSA and start/change FSA contribution
- Start or change personal HSA contribution
Open Enrollment Resources

- Your Open Enrollment website and booklet will be available the week of Oct. 28, with all of the details about your options and costs, and what’s changing in 2020. ucal.us/oe

- 2020 Highlights, Videos, Plan information
2020 Changes
Highlights

**Continued low costs** — Despite increases in health care costs nationwide, UC’s premium changes for faculty and staff are moderate, with some members even seeing decreases. Changes to employee contributions for single coverage across all pay bands range from a decrease of $12 per month to an increase of $16 per month.

**Discontinuation of Western Health Advantage** – UC’s priority has been to ensure our members have access to a UC medical center for their care if they so choose. With UC Davis Health no longer offering services to UC members through WHA, there is less value for UC to contract with WHA. UC has therefore decided to terminate WHA as a health plan. This change helps to standardize UC benefits across all UC campuses, which UC hopes will help to hold down cost increases in future years.

**New! Supplemental Health Plans**— UC is offering three new supplemental insurance options — Accident, Critical Illness and Hospital Indemnity

**Flexible Spending Accounts**— Annual maximums have increased for the 2020 plan year
Medical Plans

Open Enrollment
Thursday, Oct. 31 – Tuesday, Nov. 26, 2019
Medical Plans offered for 2020

CORE

UC Care

UC Health Savings Plan

Kaiser Permanente

UC Blue & Gold HMO

- You have a choice between 2 HMO’s and 3 PPO’s
WHA Termination and Member Transition to UC Blue & Gold HMO

- OE Default Election
  - Members who do not make an OE election will automatically default to UC Blue & Gold
UC Health Savings Plan with Health Savings Account

<table>
<thead>
<tr>
<th>HSP Deductible</th>
<th>In-Network</th>
<th></th>
<th>Out-of-Network</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2019</td>
<td>2020</td>
<td>2019</td>
<td>2020</td>
</tr>
<tr>
<td>Individual</td>
<td>$1,350</td>
<td>$1,400</td>
<td>$2,550</td>
<td>$2,550</td>
</tr>
<tr>
<td>Family</td>
<td>$2,700</td>
<td>$2,800</td>
<td>$5,100</td>
<td>$5,100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HSA Maximum Contribution</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,500*</td>
<td>$3,550*</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000*</td>
<td>$7,100*</td>
</tr>
</tbody>
</table>

* Plus up to $1,000 catch up contribution for members 55 & older
Note: UC contribution to the HSA counts towards this maximum
CORE, UC Care, UC Health Savings Plan

Plan Design Change

Prescription Drug formulary move to Anthem Essential Drug List (currently on Anthem National Drug List)
  • Less costly medications with same effectiveness as more expensive medications.
  • 4-Tier plan design remains unchanged.
  • No difference in pharmacy utilization programs: Prior Authorization, Step Therapy, Quantity Limits programs.

Member Impact:
  • Most members currently taking medication will see no difference.
  • Some members will have either a higher or lower copay if on medication that moves to a different tier.
  • Members currently taking medication not on the new drug list will be grandfathered (in current form and dosage).

ucppopplans.com
## Pay Band Changes

### 2019

<table>
<thead>
<tr>
<th>Pay Band</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$56,000 and under</td>
</tr>
<tr>
<td>2</td>
<td>$56,001-$111,000</td>
</tr>
<tr>
<td>3</td>
<td>$111,001-$167,000</td>
</tr>
<tr>
<td>4</td>
<td>$167,001 and above</td>
</tr>
</tbody>
</table>

### 2020

<table>
<thead>
<tr>
<th>Pay Band</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$58,000 and under</td>
</tr>
<tr>
<td>2</td>
<td>$58,001-$114,000</td>
</tr>
<tr>
<td>3</td>
<td>$114,001-$171,000</td>
</tr>
<tr>
<td>4</td>
<td>$171,001 and above</td>
</tr>
</tbody>
</table>

**Definition of Range for the 2020 Medical Contribution Base Using Full-Time Salary as of January 2019**
## 2020 Employee Contributions

### 2020 Contributions

<table>
<thead>
<tr>
<th>2020 Contributions</th>
<th>Pay Band 1 ($58,000 and Under)</th>
<th>Pay Band 2 ($58,001 to $114,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EE</td>
<td>EE+C</td>
</tr>
<tr>
<td>UC B&amp;G HMO</td>
<td>$50.64</td>
<td>$91.15</td>
</tr>
<tr>
<td>Kaiser</td>
<td>$22.97</td>
<td>$41.35</td>
</tr>
<tr>
<td>HSP</td>
<td>$22.97</td>
<td>$41.35</td>
</tr>
<tr>
<td>UC Care</td>
<td>$141.74</td>
<td>$255.13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2020 Contributions</th>
<th>Pay Band 3 ($114,001 to $171,000)</th>
<th>Pay Band 4 (Over $171,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EE</td>
<td>EE+C</td>
</tr>
<tr>
<td>UC B&amp;G HMO</td>
<td>$128.00</td>
<td>$230.39</td>
</tr>
<tr>
<td>Kaiser</td>
<td>$100.33</td>
<td>$180.59</td>
</tr>
<tr>
<td>HSP</td>
<td>$100.33</td>
<td>$180.59</td>
</tr>
<tr>
<td>UC Care</td>
<td>$219.10</td>
<td>$394.37</td>
</tr>
</tbody>
</table>

### $0 Employee Premium Contribution for the CORE Plan

Note: If you are a represented employee, please confirm your pay band / rate with your Bargaining Unit.
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Anthem Blue Cross (non-Medicare)</strong></td>
<td>New plan members only</td>
</tr>
<tr>
<td>• UC Care</td>
<td></td>
</tr>
<tr>
<td>• UC Health Savings Plan (HSP)</td>
<td></td>
</tr>
<tr>
<td>• Core</td>
<td></td>
</tr>
<tr>
<td><strong>Anthem Blue Cross (Medicare)</strong></td>
<td>All members due to the PBM transition to IngenioRx on Jan 1st</td>
</tr>
<tr>
<td>• UC High Option Supplement to Medicare</td>
<td></td>
</tr>
<tr>
<td>• UC Medicare PPO</td>
<td></td>
</tr>
<tr>
<td>• UC Medicare PPO w/o Rx</td>
<td></td>
</tr>
<tr>
<td><strong>UC Blue &amp; Gold HMO</strong></td>
<td>New plan members only</td>
</tr>
<tr>
<td><strong>UC Medicare Choice</strong></td>
<td>All members</td>
</tr>
<tr>
<td><strong>Kaiser Permanente HMO</strong></td>
<td>New plan members only</td>
</tr>
<tr>
<td><strong>Kaiser Senior Advantage</strong></td>
<td>New plan members only</td>
</tr>
</tbody>
</table>
Non-Medical Plan Updates
KEY CHANGES

Not to exceed $20 copay for Retinal Screening (previously up to $39)

Contact lenses will no longer push out the frame benefit availability
Dental

- Delta Dental continues as the vendor
- UC continues to pay the full cost of coverage for employees and retirees (subject to graduated eligibility)
- No change in copays or deductibles

**PPO:**
- 2.4% cost increase
- No benefit changes

**DHMO:**
- 3% cost increase
- Slight benefit adjustments

Both plans Open for Enrollment

https://www.deltadentalins.com/uc/
Legal

ARAG continues as the vendor

No significant benefit changes. Slight modifications and clarity of language.

Actives:
• No rate change

• Open for enrollment
Life and AD&D

- Prudential continues as the vendor
- No rate or benefit changes for 2020
  - Life: Not open for enrollment during OE; apply anytime with EOI
  - AD&D: Always open for enrollment
Pet Insurance

- Nationwide continues as the vendor
- No change to benefits
- No rate increase
- Always open for enrollment
- Year One Assessment
  - Positive Feedback
  - 4,000 participants to date

Remember that you must also enroll directly with Nationwide.
Flexible Spending Accounts (FSA)

Annual Max. Contribution in 2020

- Health FSA: $2,700
- Dependent Care FSA: $5,000

You need to re-enroll if you want to participate in the plans!

As a reminder, provided you were enrolled through the end of the plan year, the Health FSA lets you carry over up to $500 of unused funds to the next plan year.
Supplemental Health Plans
Plan Eligibility and Administration

- Employees with Full, Mid-level or Core benefits
- Eligible Dependents: Spouse/DP + Children
- Enroll during OE or mid-year with a PIE
- Guaranteed-issue
- No coordination of benefits
- No network restrictions
- Coverage is portable
How The Plans Work

- Not a substitute for major medical coverage
- Pays a cash benefit directly to the participant
- Coverage available for employee, spouse and child(ren)
- Guaranteed-issue means no medical questions!
- No waiting period
- Your benefits won’t reduce at any age
- Premiums paid through convenient payroll deductions
  - Post Tax
  - Fully paid by participant - No employer contribution
- Benefit payments are not taxable
Not a Replacement for Other Benefits

- **Medical plans**
  - Aflac plans pay you, not doctors or hospitals
  - Not a replacement for medical coverage

- **Disability plans**
  - Not STD or LTD
  - Does not provide income replacement

- **AD&D (Accidental Death and Dismemberment)**
# Accident

## Covered Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance</td>
<td>Urgent Care, ER &amp; Hospital</td>
</tr>
<tr>
<td>Fractures &amp; Dislocations</td>
<td>Diagnostic Testing</td>
</tr>
<tr>
<td>Inpatient &amp; Outpatient Surgery</td>
<td>Concussion</td>
</tr>
<tr>
<td>Lacerations</td>
<td>Burns</td>
</tr>
<tr>
<td>Rehabilitation &amp; Chiropractic</td>
<td>Pain Management</td>
</tr>
<tr>
<td>Home &amp; Vehicle Modification</td>
<td>Paralysis</td>
</tr>
<tr>
<td>Prosthesis</td>
<td>+ MORE</td>
</tr>
</tbody>
</table>
Accident Insurance

Benefits vary by condition, severity & services provided.

Examples:

- Ambulance transport: $400 ground and $1,500 air
- ER/ Urgent Care: up to $350
- Surgery: up $1,500
- Fractures: up to $9,500
- Dislocations: up to $8,000

Complete schedule of benefits available on ucplus.com

<table>
<thead>
<tr>
<th>Monthly Premium Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
</tr>
<tr>
<td>$9.67</td>
</tr>
</tbody>
</table>
Accident Insurance Example

- Slip & fall. Ambulance to ER: $400 Ambulance Benefit
- Treated for dislocated knee: $2,600 Dislocation Benefit
- Sent home with a walker: $100 Appliance Benefit
- Plan Pays $3,100
Hospital Indemnity

• Hospital Admission Benefit
• Hospital Confinement Benefit
• Hospital Intensive Care Unit Benefit
• Intermediate Intensive Care Step-Down Unit
• Mammography Benefit

Coverage is available for Employee, their Spouse and Dependent Children.

<table>
<thead>
<tr>
<th></th>
<th>EE Only</th>
<th>EE + Spouse</th>
<th>EE + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium Cost</td>
<td>$16.19</td>
<td>$32.52</td>
<td>$26.17</td>
<td>$42.40</td>
</tr>
</tbody>
</table>

*No Pre-Existing Condition Limitations – Including Pregnancy*
Hospital Indemnity Example

- Ambulance to ER: $0 No Benefit*
- Admitted for observation: $1,000 Hospital Admission Benefit
- Released after 3 days: $200 Daily Confinement Benefit
- Plan Pays $1,600

*No benefit for ambulance transport, medical tests or treatment
## Critical Illness

Two coverage levels to choose from:

- $10,000
- $30,000

### Covered Illnesses

<table>
<thead>
<tr>
<th>Cancer</th>
<th>Heart Attack</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stroke</td>
<td>Kidney Failure</td>
</tr>
<tr>
<td>Major Organ Transplant</td>
<td>Coronary Artery Bypass</td>
</tr>
<tr>
<td>Alzheimer’s Disease</td>
<td>Parkinson’s Disease</td>
</tr>
<tr>
<td>Childhood Diabetes Type 1</td>
<td>+ MORE</td>
</tr>
</tbody>
</table>
Critical Illness

Benefits = 100% or 50% of elected coverage level ($10K or $30K)

Majority of critical illnesses pay 100%:
- Cancer
- Heart Attack
- Stroke
- Coma
- Kidney Failure
- Major Organ Transplant
- Loss of Speech/Sight/Hearing
- + More

4 critical illnesses pay 50%:
- Coronary Artery Bypass Surgery
- Non-Invasive Cancer
- Advanced Alzheimer’s Disease
- Advanced Parkinson’s Disease

Additional Coverage for Childhood Conditions: Down Syndrome, Cerebral Palsy, Childhood Type 1 Diabetes, Cystic Fibrosis, + More – paid at 100%.
### Critical Illness

#### UC Plus
Supplemental Health Plans

**Monthly Premium Cost for 1 Adult (Employee or Spouse/DP)**

<table>
<thead>
<tr>
<th>Age</th>
<th>$10,000</th>
<th>$30,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td>$4.87</td>
<td>$9.46</td>
</tr>
<tr>
<td>26-30</td>
<td>$5.84</td>
<td>$12.35</td>
</tr>
<tr>
<td>31-35</td>
<td>$6.51</td>
<td>$14.37</td>
</tr>
<tr>
<td>36-40</td>
<td>$8.01</td>
<td>$18.86</td>
</tr>
<tr>
<td>41-45</td>
<td>$9.66</td>
<td>$23.81</td>
</tr>
<tr>
<td>46-50</td>
<td>$10.19</td>
<td>$25.41</td>
</tr>
<tr>
<td>51-55</td>
<td>$16.86</td>
<td>$45.43</td>
</tr>
<tr>
<td>56-60</td>
<td>$15.91</td>
<td>$42.57</td>
</tr>
<tr>
<td>61-65</td>
<td>$26.17</td>
<td>$73.34</td>
</tr>
<tr>
<td>66+</td>
<td>$54.36</td>
<td>$157.93</td>
</tr>
</tbody>
</table>

- Spouses enrolled separately because of age-banding
- Coverage for eligible dependent children is free when you enroll yourself
- Add cost of coverage for yourself and spouse to determine total monthly premium

**UNIVERSITY OF CALIFORNIA**
Enrollment and Support

• Enroll via Aflac’s online enrollment system
  • Separate enrollment for each of the 3 plans
  • Process mid-year QLE changes directly with Aflac

• Hyperlinks from UCPath and AYSO

• UC Plus Customer Service Center
  • Education and decision making support
  • Enrollment support

UC Plus website

https://www.ucplus.com

UC Plus
Customer Service Center
888-212-7201
How To Enroll

Open Enrollment "How To" Demonstration

Open Enrollment
Thursday, Oct. 31 – Tuesday, Nov. 26, 2019
Submission Statements

- New feature for OE 2020
- Employees will receive a Submission Statement after each OE Event submission
- Final OE Confirmation Statement will be emailed to employees by 12/10/2019
New Hires during OE

- Employees hired during the OE period must complete newly eligible elections prior to completing their OE event as follows:
  - **Through 11/26 (last day of OE)** - employees can enter OE elections via self-service
  - **After 5 p.m. 11/26** - employees may submit an OE paper form with elections through the last day of their 31 day PIE
Resources

Open Enrollment Booklet

- Expect to receive by mail, week of 10/28

Open Enrollment Website

- [ucal.us/oe](http://ucal.us/oe)
- 2020 Highlights, Plan information, – Updated library of 60-90 second videos, with new video for supplemental health plans
- [UCPath](http://ucpath.universityofcalifornia.edu/)
- Click on “Ask UCPATH Center” to submit an inquiry
- Step-by-step instructions on how to complete Open Enrollment
- You may also call the UCPATH Center at 855-982-7284 from 8 a.m. to 6 p.m. (PST) Monday – Friday and speak with an associate.
Questions?

Due to time constraints, we will attempt to answer all your questions, but if we are unable to do so, please submit an inquiry via UCPath Online.

Ucpath.universityofcalifornia.edu