

# Open Enrollment

**For Faculty and Staff**

Thursday, Oct. 26–  
Friday, Nov. 17, 2023

[ucal.us/oe](https://ucal.us/oe)

UNIVERSITY  
OF  
CALIFORNIA



# OPEN ENROLLMENT HIGHLIGHTS

## MEDICAL

It's hard to escape rising costs — and health care is no exception. To help keep medical coverage affordable for employees in the face of dramatic increases in costs, UC is boosting its contributions to medical plan premiums for 2024.

Despite UC's growing investment in benefits, contributions from employees will be higher next year. Cost changes vary widely by plan, salary and coverage level. For the lowest cost Kaiser plan, the monthly premium will change by less than \$8/month, but for Health Savings Plan members covering family members, premiums will be up to three times higher.

Look carefully at your options and costs to make sure you're in the right plan for you and your family. You'll find tools and resources, including information sessions at your location, at [ucal.us/oe](https://ucal.us/oe). If you need more personal assistance, contact your local Health Care Facilitator (HCF).

ALEX — UC's virtual benefits counselor — can help, too. Answer a few questions and ALEX will provide rates specific to you, as well as estimates of out-of-pocket costs for care and side-by-side plan comparisons. Scan the QR code below or go to [start.myalex.com/uc](https://start.myalex.com/uc) to get started.



**Need help  
choosing a plan?  
Ask Alex!**

## NON-MEDICAL

UC continues to pay the full cost of dental and vision coverage for employees and their eligible dependents, with no changes to dental benefits. Vision plan coverage for contact lenses will change from a combined maximum benefit of \$160 for lenses and exam to a maximum benefit of \$160 for lenses, with the exam covered separately with a copay of up to \$60.

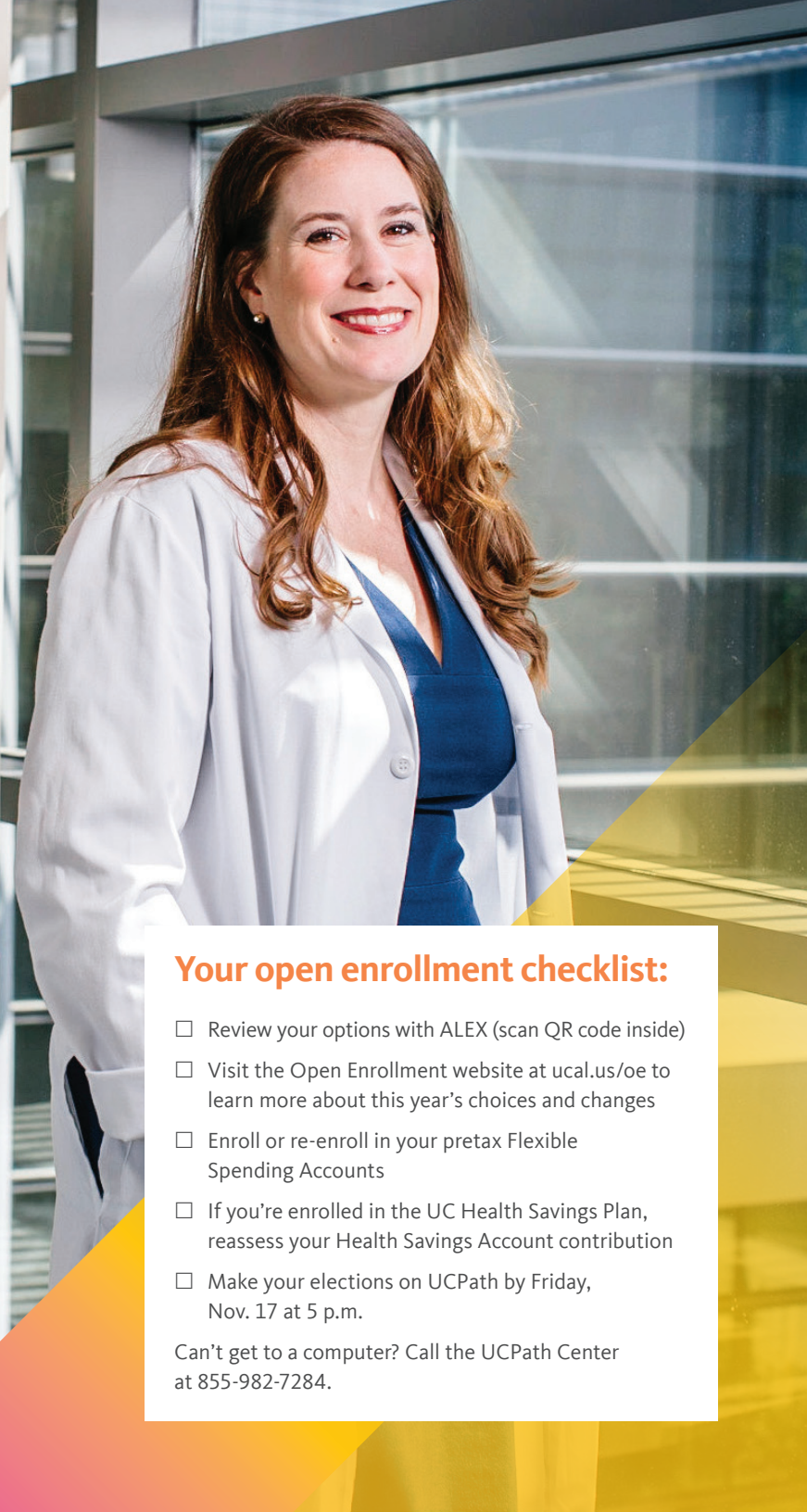
For 2024, UC's accident, critical illness and hospital indemnity plans will be administered by Prudential. Visit [ucal.us/oe](https://ucal.us/oe) to learn about a few changes to benefits; premium costs remain unchanged. There are no changes to premium costs or benefits for legal, disability, life or AD&D insurance.

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

- Medical, dental and vision
- Accident, critical illness and hospital indemnity
- Legal
- Flexible Spending Accounts (you must enroll every year to participate)

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 2024 choices, changes and costs, visit [ucal.us/oe](https://ucal.us/oe).



## Your open enrollment checklist:

- ☐ Review your options with ALEX (scan QR code inside)
- ☐ Visit the Open Enrollment website at [ucal.us/oe](https://ucal.us/oe) to learn more about this year's choices and changes
- ☐ Enroll or re-enroll in your pretax Flexible Spending Accounts
- ☐ If you're enrolled in the UC Health Savings Plan, reassess your Health Savings Account contribution
- ☐ Make your elections on UCPath by Friday, Nov. 17 at 5 p.m.

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



COMPARING UC’S PLANS

Premium costs are rising — make sure you’re in the best plan for you

Every UC medical plan offers comprehensive medical, pharmacy and behavioral health benefits — but there are important differences in costs, provider choices and other features. Take the time to understand your options before you make your choice.

	KAISER HMO (KAISER PERMANENTE)	UC BLUE & GOLD HMO (HEALTH NET)	UC CARE PPO (ANTHEM)	UC HEALTH SAVINGS PLAN PPO (ANTHEM)	CORE PPO (ANTHEM)
<b>OUT-OF-POCKET COSTS</b> What you'll pay for medical care <b>Notes:</b> <ul style="list-style-type: none"><li>Preventive care is always free to you</li><li>Out-of-pocket maximum (OOP max) includes deductible</li><li>Amounts listed are per person/per family (unless otherwise noted); if you cover more than yourself, you'll share a deductible and OOP max</li></ul>	<b>\$</b> <b>IN KAISER NETWORK ONLY</b> (except in emergencies) <b>Deductible:</b> None <b>Copayments (for example):</b> \$20 doctor’s office visits <b>OOP max:</b> \$1,500/\$3,000	<b>\$</b> <b>IN-NETWORK ONLY</b> (except in emergencies) <b>Deductible:</b> None <b>Copayments (for example):</b> \$20 doctor’s office visits <b>OOP max:</b> \$1,000/\$2,000 (2 people)/\$3,000 (3 or more)	<b>UC SELECT: \$</b> <b>Deductible:</b> None <b>Copayments (for example):</b> \$20 doctor’s office visits <b>OOP max:</b> \$6,100/\$9,700  <b>ANTHEM PREFERRED: \$\$</b> <b>Deductible:</b> \$500/\$1,000 <b>Coinsurance:</b> 30% <b>OOP max:</b> \$7,600/\$14,200  <b>OUT-OF-NETWORK: \$\$\$</b> <b>Deductible:</b> \$750/\$1,750 <b>Coinsurance:</b> 50% <b>OOP max:</b> \$9,600/\$20,200	<b>HSA CONTRIBUTIONS</b> <b>From UC:</b> \$500/\$1,000 <b>Your max (including UC contribution):</b> \$4,150/\$8,300  <b>IN-NETWORK: \$\$</b> <b>Deductible:</b> \$1,600/\$3,200 <b>Coinsurance:</b> 20% <b>OOP max:</b> \$4,000/\$6,400  <b>OUT-OF-NETWORK : \$\$\$</b> <b>Deductible:</b> \$2,600/\$5,200 <b>Coinsurance:</b> 40% <b>OOP max:</b> \$8,000/\$16,000	<b>\$\$\$</b> <b>Deductible:</b> \$3,000 <b>Coinsurance:</b> 20% <b>OOP max:</b> \$6,350/\$12,700
<b>FINDING CARE</b> How and where you find the care you need	Kaiser primary care provider helps manage care within network	<ul style="list-style-type: none"><li>Primary care provider helps manage care within network</li><li>UC Health providers in-network</li></ul>	<ul style="list-style-type: none"><li>Dedicated Accolade Front Care Line Team listens to your needs, understands your coverage and connects you with the care you need, including options for virtual care and second opinions</li><li>UC Health providers in-network</li><li>National network; higher costs out-of-network</li></ul>		
<b>CONSIDER THIS PLAN IF YOU</b>	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 UC Health providers	Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select	Want to build tax-free savings, and are willing to manage your health care expenses	Prefer to pay \$0 monthly premium and pay higher deductible and out-of-pocket costs for care

YOUR MEDICAL PLAN COSTS

Medical plan costs are increasing significantly next year — for UC, and for most employers. Some premium costs will be much higher in 2024, so consider your options carefully before making a decision to stay with your current plan or make a change. Below are the 2024 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2023.

FOR THOSE WITH FULL-TIME SALARY RATE OF \$68,000 OR LESS				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$36.49	\$65.60	\$110.33	\$136.84
UC Blue & Gold HMO	\$99.69	\$178.33	\$280.64	\$358.63
UC Health Savings Plan (PPO)	\$79.26	\$129.75	\$180.81	\$227.92
UC Care (PPO)	\$212.95	\$380.49	\$514.84	\$682.95
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

FOR THOSE WITH FULL-TIME SALARY RATE OF \$68,001 TO \$136,000				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$84.69	\$152.26	\$262.15	\$323.23
UC Blue & Gold HMO	\$144.81	\$259.03	\$380.55	\$493.80
UC Health Savings Plan (PPO)	\$186.73	\$305.61	\$436.31	\$546.62
UC Care (PPO)	\$261.05	\$466.43	\$621.03	\$827.07
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

Important note about your medical plan costs

Premium contributions for certain employee groups and locations may vary from amounts shown below. **It is important to review your individual premium costs.** Scan the QR code on the highlights page or go to [start.myalex.com/uc](https://start.myalex.com/uc) to have ALEX provide your specific premiums.

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

FOR THOSE WITH FULL-TIME SALARY RATE OF \$136,001 TO \$204,000				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$134.16	\$241.20	\$398.20	\$496.54
UC Blue & Gold HMO	\$191.10	\$341.83	\$470.10	\$619.48
UC Health Savings Plan (PPO)	\$297.01	\$486.08	\$665.28	\$842.96
UC Care (PPO)	\$310.41	\$554.63	\$716.19	\$961.08
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

FOR THOSE WITH FULL-TIME SALARY RATE OF OVER \$204,000				
PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
Kaiser Permanente – CA (HMO)	\$185.38	\$333.30	\$539.17	\$676.08
UC Blue & Gold HMO	\$239.04	\$427.59	\$562.87	\$749.68
UC Health Savings Plan (PPO)	\$411.20	\$672.98	\$902.52	\$1,149.94
UC Care (PPO)	\$361.52	\$645.96	\$814.79	\$1,099.90
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00

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 affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/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.

