STAY STRONG
STAY HEALTHY

Your UC Benefits are here for you.

New this year!
- Important plan changes for UC Blue & Gold HMO, UC Care and Kaiser
- UC’s virtual benefits fair: ucal.us/benefitsfair
Emeriti and Retiree Open Enrollment 2021
Benefits Overview

Plan changes effective January 1, 2021
Medicare Medical Plan Options

<table>
<thead>
<tr>
<th>YOU SHOULD BE IN THIS NON-MEDICARE PLAN</th>
<th>IF YOU WANT TO HAVE THIS MEDICARE PLAN IN 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>CORE or HSP</td>
<td>UC Medicare PPO</td>
</tr>
<tr>
<td>UC Blue &amp; Gold HMO or HSP</td>
<td>UC Medicare Choice</td>
</tr>
<tr>
<td>Kaiser Permanente or HSP</td>
<td>Kaiser Permanente Senior Advantage</td>
</tr>
<tr>
<td>UC Care PPO or HSP</td>
<td>UC Medicare PPO</td>
</tr>
</tbody>
</table>

Passive Enrollment - plan automatically renews with 2021 premiums
# All Family Members in Medicare

<table>
<thead>
<tr>
<th>Medicare Plan</th>
<th>SELF (in Medicare)</th>
<th>SELF + ADULT OR CHILD(REN) (Both in Medicare)</th>
<th>SELF + ADULT and CHILD(REN) (All in Medicare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente Senior Advantage</td>
<td>$0.00 / $60.35</td>
<td>$0.00 / $120.70</td>
<td>$0.00 / $181.05</td>
</tr>
<tr>
<td>UC High Option Supplement to Medicare</td>
<td>$272.43 / $0.00</td>
<td>$544.86 / $0.00</td>
<td>$817.29 / $0.00</td>
</tr>
<tr>
<td>UC Medicare Choice</td>
<td>$0.00 / $139.15</td>
<td>$0.00 / $278.30</td>
<td>$0.00 / $417.45</td>
</tr>
<tr>
<td>UC Medicare PPO</td>
<td>$140.43 / $0.00</td>
<td>$280.86 / $0.00</td>
<td>$421.29 / $0.00</td>
</tr>
<tr>
<td>UC Medicare PPO without Prescription Drugs</td>
<td>$0.00 / $122.99</td>
<td>$0.00 / $245.98</td>
<td>$0.00 / $368.97</td>
</tr>
</tbody>
</table>
## One or More Family Members not Medicare Eligible

<table>
<thead>
<tr>
<th>Non-Medicare Plan/Medicare Plan</th>
<th>SELF + ADULT (1 Adult in Medicare)</th>
<th>SELF + CHILD(REN) (Adult in Medicare)</th>
<th>SELF + ADULT and CHILD(REN) (1 Adult in Medicare)</th>
<th>SELF + ADULT and CHILD(REN) (2 Adults in Medicare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CORE/UC Medicare PPO</td>
<td>$0.00 / $144.60</td>
<td>$0.00 / $119.25</td>
<td>$0.00 / $144.60</td>
<td>$21.18 / $0.00</td>
</tr>
<tr>
<td>UC Blue &amp; Gold HMO/UC Medicare Choice</td>
<td>$173.66 / $0.00</td>
<td>$54.22 / $0.00</td>
<td>$367.03 / $0.00</td>
<td>$0.00 / $84.93</td>
</tr>
<tr>
<td>Kaiser Permanente/Kaiser Permanente Senior Advantage</td>
<td>$172.96 / $0.00</td>
<td>$75.20 / $0.00</td>
<td>$308.51 / $0.00</td>
<td>$14.85 / $0.00</td>
</tr>
<tr>
<td>UC Care/UC Medicare PPO</td>
<td>$529.64 / $0.00</td>
<td>$389.36 / $0.00</td>
<td>$778.57 / $0.00</td>
<td>$529.79 / $0.00</td>
</tr>
</tbody>
</table>

**Open Enrollment**
Oct. 29 – Nov. 24, 2020
## Non Medicare Plans

<table>
<thead>
<tr>
<th>Non-Medicare Plans</th>
<th>Non-Medicare Plans Age 65 and over, NOT Medicare Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SELF</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------</td>
</tr>
<tr>
<td><strong>CORE</strong></td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Kaiser Permanente—CA (HMO)</strong></td>
<td>$169.44</td>
</tr>
<tr>
<td><strong>UC Blue &amp; Gold HMO</strong></td>
<td>$241.72</td>
</tr>
<tr>
<td><strong>UC Care (PPO)</strong></td>
<td>$311.17</td>
</tr>
<tr>
<td><strong>UC Health Savings Plan (PPO)</strong></td>
<td>$95.87</td>
</tr>
</tbody>
</table>

*Open Enrollment*  
Oct. 29 – Nov. 24, 2020
Reasons to Consider Changing Plan

- Moved to a new ZIP Code
- Change in your household such as marriage, divorce, or death in the family
- Change in your health status
- Change in your prescription drugs
- Your doctors are no longer in your plan’s network
- Significant increase in premiums
- Your plan has been discontinued

Renew Automatically or Compare Plans and Change
Non-Medicare HMO Plans

UC Blue & Gold

Kaiser Permanente
UC Blue & Gold HMO

Plan Design Changes

• Emergency room copay
  • Increase from $75 to $125 (waived if admitted)
• Annual out-of-pocket maximum
  • Will exclude copayments for hearing aids and infertility treatments
UC Blue & Gold HMO

Plan Design Changes

- Early Prescription Refill Policy
  - Number of days in advance that a refill can be obtained will be reduced

<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>Change in Refill Days</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialty</td>
<td>7 → 5</td>
<td>January 1, 2021</td>
</tr>
<tr>
<td>Retail</td>
<td>7 → 5</td>
<td>To be phased in 2021</td>
</tr>
<tr>
<td>Mail Order</td>
<td>23 → 16</td>
<td>To be phased in 2021</td>
</tr>
</tbody>
</table>
UC Blue & Gold HMO

Plan Design Changes

• Telehealth Provider Change – Teladoc to Babylon
  • Babylon features:
    • Scheduled behavioral health and general medical appointments
    • Symptom checker, live chat, care management and virtual visit support for COVID-19
    • Lab/X-ray orders and follow-up
    • Referrals to in-network urgent care and specialty referral recommendation to PCP
Kaiser Permanente HMO

Plan Design Changes

• Emergency room copay
  • Increase from $75 to $125 (waived if admitted)
• Outpatient prescription drugs with an Over The Counter (OTC) Equivalent excluded from coverage
  • Drugs with same active ingredient, strength, dosage form as the prescription drug
  • Does not apply to insulin, OTC drugs considered preventive (such as tobacco cessation and contraceptives)
Non-Medicare PPO Plans

UC Care
UC Health Savings Plan
UC Care
Plan Design Changes

- Calendar year deductible increase by $250 for Tier 2 & Tier 3

<table>
<thead>
<tr>
<th></th>
<th>Tier 1 (UC Select)</th>
<th>Tier 2 (Anthem Preferred)</th>
<th>Tier 3 (Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>None – no change</td>
<td>$250 → $500</td>
<td>$500 → $750</td>
</tr>
<tr>
<td>Family</td>
<td>None – no change</td>
<td>$750 → $1,000</td>
<td>$1,500 → $1,750</td>
</tr>
</tbody>
</table>
UC Care

Plan Design Changes

• Co-insurance increase from 20% to 30% for:
  • Office visits
  • Inpatient services
  • Outpatient services

*Only applies to services obtained in the USA*

• Urgent care copay decrease from $30 to $20
UC Care

Plan Design Changes – All Tiers

- Emergency care *without admit* increase from $200 to $300 on all tiers
- Combined medical and Rx out-of-pocket maximum increase by $1,000 on all tiers

<table>
<thead>
<tr>
<th></th>
<th>Tier 1 (UC Select)</th>
<th>Tier 2 (Anthem Preferred)</th>
<th>Tier 3 (Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$5,100 → $6,100</td>
<td>$6,600 → $7,600</td>
<td>$8,600 → $9,600</td>
</tr>
<tr>
<td>Family</td>
<td>$8,700 → $9,700</td>
<td>$13,200 → $14,200</td>
<td>$19,200 → $20,200</td>
</tr>
</tbody>
</table>
Health Savings Plan

Plan Design Changes

• Non-Medicare members only
• The Health Savings Account (HSA) maximum contribution will be increasing from:
  • $3,550 to $3,600 for single coverage (includes UC Contribution)
  • $7,100 to $7,200 for family coverage (includes UC contribution)
  • $1,000 catch-up contribution for each member and each family member who is at least 55 years old
Non-Medical Benefits
Delta Dental

- No rate increases
- UC continues to pay the cost for members, and eligible dependents, with 20 or more years of retirement service credit
- Benefit Changes
  - PPO plan
    - Crown and Prosthodontic replacement frequency change from once every 5 years to once every 7 years
    - Covered Exams reduced from 4 per year to 2 per year
  - HMO plan
    - Crown Fusion copay increase from $50 to $150
VSP Vision

• No plan design changes
• Network change from VSP Choice to Advantage
  • Walmart Vision Centers added to network
• There is a slight reduction in cost for 2021
Arag Legal Plan

• New Diversity and Inclusion services added:
  • Domestic Partnership Agreements
  • Funeral Directives
  • Hospital Visitation Authorizations
  • Gender Identifier changes on government issued documents
• Paid in full when working with an in-network attorney
• No rate changes
UC Retirement at Your Service
(UCRAYS)
UC Retirement At Your Service (UCRAYS)

• Log in to:
  • Make Open Enrollment changes
  • Manage all UC retirement benefits
  • Add, review and update beneficiary designations
  • Update address, email address and phone number
  • View direct deposit information/changes
  • Send and receive RASC messages
  • Messages feature
    • Submit online forms and power of attorney
UCRAYS – Open Enrollment

Open Enrollment 2021

Your plan coverage, monthly costs and enrollment status for 2021 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: 100%
Click the button for the action you wish to take.

Add/Remove Family Member  Calculate, Change and/or Suspend Plan(s)

2021 Plan Coverage and Monthly Costs

<table>
<thead>
<tr>
<th>Insurance</th>
<th>Your Monthly Cost</th>
<th>Part B Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>$0.00</td>
<td>$120.70</td>
</tr>
<tr>
<td>Dental</td>
<td>$0.00</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Your Enrollments 2021

<table>
<thead>
<tr>
<th>Enrollee</th>
<th>Relationship</th>
<th>Date of Birth</th>
<th>Medical Plan</th>
<th>Dental Plan</th>
<th>Legal Plan</th>
<th>Medicare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>02/08/1952</td>
<td>Kaiser North</td>
<td>Delta Dental PPO</td>
<td>Suspended</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td>09/22/1954</td>
<td>Kaiser North</td>
<td>Delta Dental PPO</td>
<td>Suspended</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Medicare Coordinator Program

Via Benefits
Via Benefits Program Eligibility Requirements

- Medicare-eligible or Medicare-entitled
- Medicare Parts A & B
- Non-California resident in the U.S.
- Eligible for UC retiree health insurance
- Not a recipient of UCRP disability income
- No End Stage Renal Disease diagnosis within the family
Via Benefits Program Highlights

- Open Enrollment period: October 15 – December 7
  - For current members only
  - No separate Fall Open Enrollment for newly eligible retirees and families unlike previous years
  - Monthly enrollment now in place for newly eligible retirees and families
  - Work with Via Benefits or Health Reimbursement Arrangement (HRA) is forfeited
- Coverage effective January 1, 2021
- Passive Enrollment More Offerings
Via Benefits

Plan Offering

- Licensed Benefit Advisors in multiple states
- Enrollment agents
- >75 insurance carriers
- > 1,000 plans
- National and regional carriers

- Medicare Supplement or Medigap plans
- Medicare Advantage Plans
- HMO
- PPO
- Prescription Drug Plans (PDP)
Insurance Partners

Anthem
Humana
Health Net
Aetna
COVENTRY
CIGNA
AARP
EXPRESSION SCRIPTS

Open Enrollment
Oct. 29 – Nov. 24, 2020
Via Benefits Microsite - UC

Important Messages
For information on COVID-19 please read our Help & Support article.
Information on COVID-19

We have updated our Privacy Policy. Select the link below to review.
Review Privacy Policy

Medicare choices made simple & affordable.

Via Benefits's world-class customer service, licensed benefit advisors, and comprehensive knowledge of the Medicare market combine to make Via Benefits the trusted advisor for hundreds of thousands of retirees.

Via Benefits helps you choose the Medical and Prescription plan that best fit your medical needs and budget. Working with us will help you make informed and confident enrollment decisions.

Click here to learn more about this program.

Getting Started

- Start Your Personal Profile
  Take steps now to begin the enrollment process.

- Shop & Compare
  Search for Medicare plans available in your area.

- Check Your Enrollment Status

- Submit a Reimbursement Request

- Speak to a Medicare Expert

Open Enrollment
Oct. 29 – Nov. 24, 2020
Medicare Coordinator Program

Administered by Via Benefits

UC sponsors a Medicare Coordinator Program for Medicare-eligible retirees and their eligible family members who live in a state outside California.

This program offers retirees and their covered family members:

- Choice: more local plans, including Kaiser, where available
- Value: plans to fit every budget
- Flexibility: family members can choose their own plans to meet individual needs
- Personalized support from Via Benefits
Via Benefits Program Components

- UC-provided HRA contribution
- Up to $3,000 for each participant
- Amount based on graduated eligibility
- All funds combined into a single HRA for couples and families
- HRA is administered by Via Benefits
Health Reimbursement Account

1. Pay for your expenses
   Make payments for eligible expenses directly to your health care provider.
2. Submit reimbursement requests to Via Benefits
   Ask if automatic premium reimbursement is available.
3. We reimburse you from your funding program
   Activate direct deposit to receive your reimbursements quickly.
Emeriti and Retiree Resources
Emeriti and Retiree Associations

Join Today
To join the Emeriti Association, visit emeriti.ucr.edu/join-renew
Two formal types of membership are available:

Regular – Retired faculty paying lifetime or yearly dues; may include UC faculty from other UC campuses who live in the Riverside area.

Associate – spouses, partners of regular members; surviving spouses or partners of faculty who die while eligible to retire.

Contact
Doug Mitchell
mmitchell@ucr.edu
Cristina Otegui
Retirement Center Director
cristina.otegui@ucr.edu
(951) 827-5008
Human Resources
University Village Room 208
Open Enrollment
Oct. 29 – Nov. 24, 2020

Join Today
To join the UCRRA, simply go to https://retirees.ucr.edu/join-renew
Three types of memberships are available:

1. Complimentary - first year retirees with limited benefits
2. Annual Full Membership - $20 - with full benefits
3. Lifetime Membership - $200 - with full benefits

For more information about the UCRRA, please contact the Director of the Retirement Center:
Cristina Otegui
Retirement Center Director
cristina.otegui@ucr.edu
(951) 827-5008
Human Resources
University Village Room 208
Tues. & Thurs. 8:00am – 4:30pm
(Hours are subject to change, appointments are recommended.)

Our Mission
To offer opportunities for social, cultural, and other continuing relationships among the members of UCRRA and the University community.

To foster continuing involvement in campus activities, volunteer work, or part-time employment.

To inform and assist retirees in utilizing benefits available to them.

To enhance the campus benefit programs. To develop special or one-time opportunities for retirees, and to participate in the systemwide retiree association, the Council of University of California Retirees’ Association (CUCRA).

Most meetings and events are held in the UCR Alumni Center located on Canyon Crest unless otherwise noted.
Flu Shot Locations and Costs

- Visit your local medical plan provider to obtain a free flu shot
  - No office visit copays
  - Call for appointment
  - Visit local participating pharmacies for your flu shot at CVS, Target, and Walgreens
    - Copay may be required
    - Submit your claim to your medical provider for reimbursement
Health Care Facilitator Program

- The Health Care Facilitator (HCF) provides assistance for retirees, survivors and their eligible family members with benefits and services available from the UC-sponsored health plans.
- The HCF is a knowledgeable counselor who delivers confidential one-on-one assistance with:
  - Understanding the UC health plan coverage and patient rights
  - Defining and resolving issues, and navigating through the health care system
  - Understanding how Medicare benefits coordinate with UC-sponsored medical plans
- [https://ucnet.universityofcalifornia.edu/contacts/health-care-facilitators.html](https://ucnet.universityofcalifornia.edu/contacts/health-care-facilitators.html)
UCR HR Benefits Office

• Tina Rodriguez, Benefits Lead
• Ranada Palmer, Health Care Facilitator

• Contact us at benefits@ucr.edu if you need assistance with:
  • Extensive explanation of your UC medical benefit options
  • Retirement questions, retirement system access challenges
  • Escalated unresolved benefits matters
  • Benefit billing challenges, physician and pharmacy issues
Thank You!