



## **CUCEA and CUCRA Joint Meeting**

# **2022 Renewal Preview**

**October 27, 2021**

Susan Pon-Gee  
Senior Director, Health & Welfare Benefits



Systemwide Human Resources  
Health & Welfare Benefits

# Agenda

- 2022 Plan design changes and rates
  - Medicare
  - Non-Medicare
- OE Communications

# 2022 Medicare Plan Change

Plan Feature	UC Medicare PPO and UC High Option Supplement	
	2021	2022
Pharmacy Benefits Manager	Ingenio (Anthem)	<b>Navitus</b>

- Retail pharmacies: participating UC pharmacies, Costco, CVS, Walgreens, Walmart, and Safeway/Vons
- Mail Order: Costco
- Specialty Rx: Lumicera & participating UC Specialty pharmacies

Review Navitus' formulary to determine medication coverage

- Complete formulary listing available
  - Prospective and current members: <https://benefitplans.navitus.com/university-of-california>
  - Enrolled members on/after January 1: <https://memberportal.navitus.com>
- Customer Care: 1-855-673-6504, available 24/7 except Thanksgiving & Christmas

# 2022 Medicare Plan CMS Mandates

## Medicare Part D

Plan Feature	UC Medicare PPO and UC High Option Supplement Kaiser Senior Advantage and UC Medicare Choice	
	2021	2022
TrOOP	\$6,550	<b>\$7,050</b>
Total Drug Cost (TDC)	\$4,130	<b>\$4,430</b>
Low-Income Subsidy	<p><i>Group 2: ≤100% FPL</i> \$1.30 generic; \$4.00 all others</p> <p><i>Group 3: ≤135% FPL</i> \$3.70 generic; \$9.20 all others</p> <p><i>Group 4: ≤150% FPL</i> Annual deductible \$92; catastrophic coverage copay \$3.70 generic; \$9.20 all others</p>	<p><i>Group 2: ≤100% FPL</i> <b>\$1.35 generic; \$4.00 all others</b></p> <p><i>Group 3: ≤135% FPL</i> <b>\$3.95 generic; \$9.85 brand</b></p> <p><i>Group 4: ≤150% FPL</i> <b>Annual deductible \$99; catastrophic coverage copay \$3.95 generic; \$9.85 all others</b></p>



## 2022 Medicare Advantage Plan Mandates

Plan Feature	UC Medicare Choice		Kaiser Senior Advantage	
	2021	2022	2021	2022
<b>House Calls</b> In-home medical visit from Primary or Specialty care provider	N/a	N/a	\$0 copay	Cost share aligns with visit type

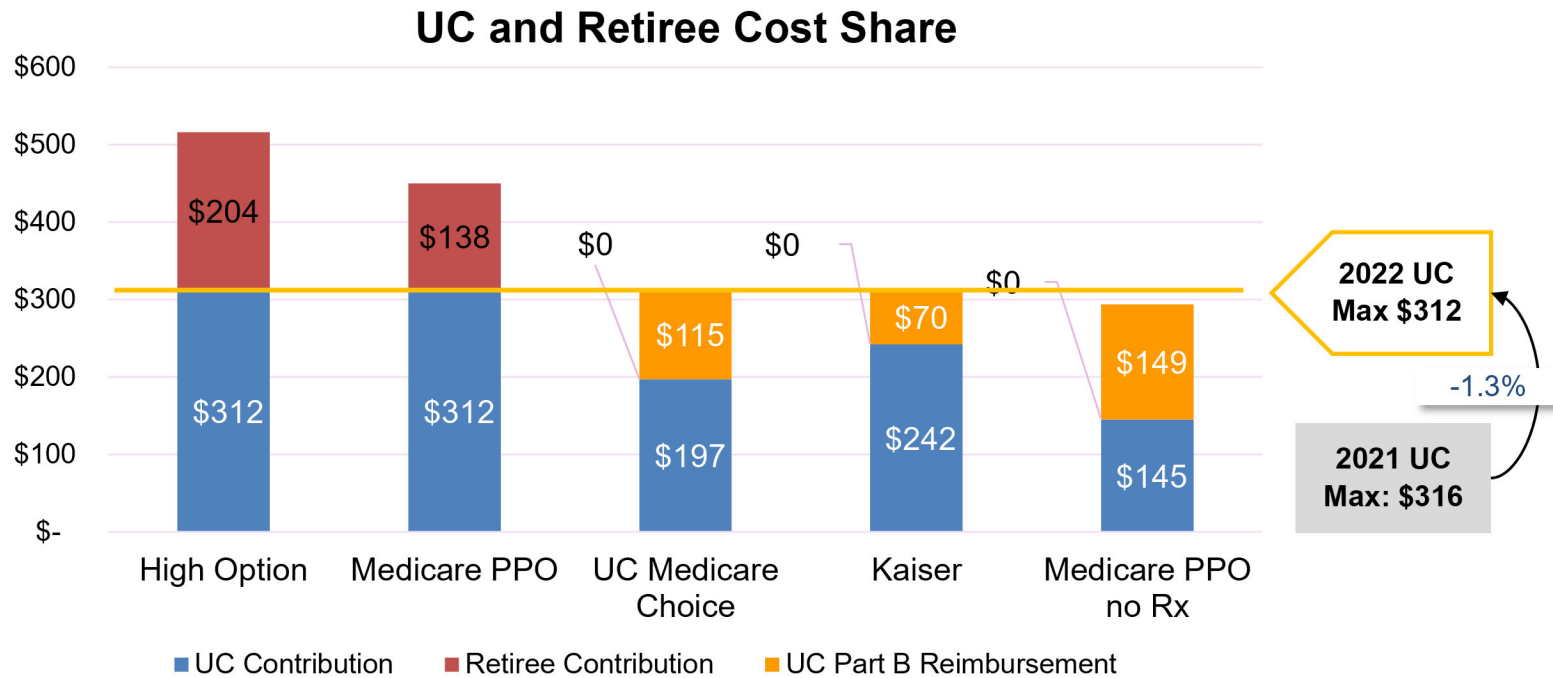
# 2022 Medicare Advantage Plan Mandates

Plan Feature	UC Medicare Choice		Kaiser Senior Advantage	
	2021	2022	2021	2022
<b>Fitness Program</b>	Silver Sneakers	<b>Renew Active</b> (Expanded gym network)	N/a	N/a
<b>Telehealth network expansion</b>	\$0 copay using <ul style="list-style-type: none"> <li>• Amwell</li> <li>• Doctors on Demand</li> </ul>	\$0 copay using <ul style="list-style-type: none"> <li>• Amwell</li> <li>• Doctors on Demand</li> <li>• <b>Teladoc</b></li> </ul>	N/a	N/a
<b>Discount Program</b>	Discounts offered on home-delivered meals and in-home personal care services	<b>Enhancement to include theme park tickets, travel, fitness equipment, home improvement, pet insurance, financial services and more</b>	N/a	N/a

Rate Changes	UC Cost	Retiree Contributions
<ul style="list-style-type: none"><li>▶ Aggregate Pre-Medicare increase 4.7%</li><li>▶ Medicare decrease 0.3%</li><li>▶ UC maintains 70/30 cost share due to decreases from Medicare plans</li></ul>	<ul style="list-style-type: none"><li>▶ Across all retiree groups, UC medical costs will increase 1.0%</li><li>▶ Cost change varies between Medicare - 1.3% and Pre-Medicare 4.6%</li></ul>	<ul style="list-style-type: none"><li>▶ Aggregate increase for pre-Medicare enrollees is 4.7% and for Medicare enrollees 2.1%</li><li>▶ Pre-Medicare retirees in B&amp;G will have highest increase</li><li>▶ UC Max for Medicare decreases slightly from 2021</li></ul>

# 2022 Contributions: Medicare Single

Rates



- UC Max at 70% of enrollment-weighted average rates, applies to all Medicare plans
- UC Medicare Choice, Kaiser, and Medicare PPO/no Rx fall under UC Max, excess UC contributions go towards Part B reimbursement
- UC Max decreases slightly due to rate reduction in the High Option, Medicare PPO and Kaiser and outweigh increase in UC Medicare Choice, lowering the aggregate rates

Source: Deloitte

# 2022 Medicare Rates

Rates

2021 Contributions	Medicare Member Share					
	Medical		Part B Premium		Total	
	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)
UC Medicare Choice	\$0.00	\$0.00	\$5.45	\$10.90	\$5.45	\$10.90
Kaiser	\$0.00	\$0.00	\$84.25	\$168.50	\$84.25	\$168.50
High Option	\$272.43	\$544.86	\$144.60	\$289.20	\$417.03	\$834.06
Medicare PPO	\$140.43	\$280.86	\$144.60	\$289.20	\$285.03	\$570.06
Medicare PPO No Rx	\$0.00	\$0.00	\$21.61	\$43.22	\$21.61	\$43.22

Medicare UC Contribution	
Part B Premium	
Single (M)	Two Party (MM)
\$139.15	\$278.30
\$60.35	\$120.70
\$0.00	\$0.00
\$0.00	\$0.00
\$122.99	\$245.98

2022 Contributions	Medicare Member Share					
	Medical		Part B Premium		Total	
	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)
UC Medicare Choice	\$0.00	\$0.00	\$33.45	\$66.90	\$33.45	\$66.90
Kaiser	\$0.00	\$0.00	\$78.26	\$156.52	\$78.26	\$156.52
High Option	\$204.12	\$408.24	\$148.50	\$297.00	\$352.62	\$705.24
Medicare PPO	\$137.68	\$275.36	\$148.50	\$297.00	\$286.18	\$572.36
Medicare PPO No Rx	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Medicare UC Contribution	
Part B Premium	
Single (M)	Two Party (MM)
\$115.05	\$230.10
\$70.24	\$140.48
\$0.00	\$0.00
\$0.00	\$0.00
\$148.50	\$297.00

\$ Difference	Medicare Member Share					
	Medical		Part B Premium		Total	
	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)
UC Medicare Choice	\$0.00	\$0.00	\$28.00	\$56.00	\$28.00	\$56.00
Kaiser	\$0.00	\$0.00	(\$5.99)	(\$11.98)	(\$5.99)	(\$11.98)
High Option	(\$68.31)	(\$136.62)	\$3.90	\$7.80	(\$64.41)	(\$128.82)
Medicare PPO	(\$2.75)	(\$5.50)	\$3.90	\$7.80	\$1.15	\$2.30
Medicare PPO No Rx	\$0.00	\$0.00	(\$21.61)	(\$43.22)	(\$21.61)	(\$43.22)

Medicare UC Contribution	
Part B Premium	
Single (M)	Two Party (MM)
(\$24.10)	(\$48.20)
\$9.89	\$19.78
\$0.00	\$0.00
\$0.00	\$0.00
\$25.51	\$51.02

Assumed Part B premium used in contribution setting represents the standard monthly premium. Actual retiree Part B contributions will differ based on income level.

Due to the timing of when final Part B premiums are released, the assumed rate for 2022 is based on the 2021 standard Part B premium of \$148.50.

UC Max at 70% of weighted average is applied to retiree plans

Source: Deloitte Final Contribution 9.2.21



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# 2022 Non-Medicare Medical Plan Changes

## PPO Plans

Plan Feature	UC Care		HSP		Core	
	2021	2022	2021	2022	2021	2022
Pharmacy Benefits Manager	From Ingenio (Anthem) to Navitus					
HSA Maximum Contribution	N/a	N/a	Ind: \$3,600 Fam: \$7,200	Ind: \$3,650 Fam: \$7,300	N/a	N/a

# 2022 Non-Medicare HMO Design Changes

Plan Feature	UC Blue & Gold		Kaiser	
	2021	2022	2021	2022
Split Fill Rx Program	Refill 30-day supply of high-cost, high adverse effect meds at applicable copay	<b>Refill 2-week supply</b> of high-cost, high adverse effect meds at <b>no cost to determine therapy tolerance</b>	N/a	N/a
Flu Vaccination: Adult & Children	Office visit or Health Net-contracted pharmacy: \$0  Member pays at pharmacy and submit claim for reimbursement	Office visit or HN-contracted pharmacy: \$0  <b>Available at pharmacies without payment</b>		
Other Adult Immunizations	Office visit: \$0 copay	Office visit <b>or HN-contracted pharmacy:</b> \$0 copay		

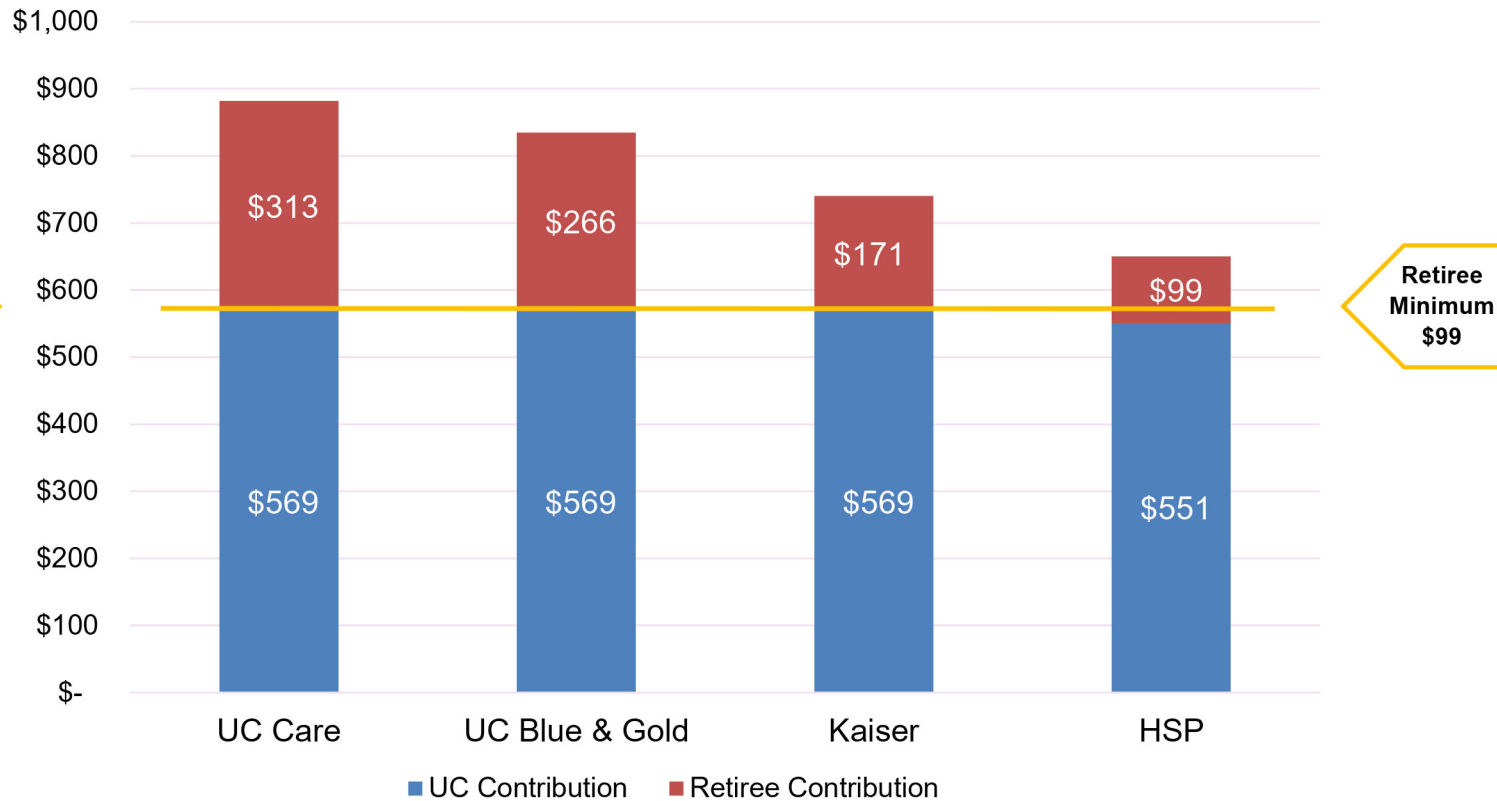


# 2022 Non-Medicare HMO Design Changes

Plan Feature	UC Blue & Gold		Kaiser	
	2021	2022	2021	2022
Pharmacy MAC* Change – Generic Substitution	<p>MAC A</p> <p>Coverage for brand name drugs when a generic equivalent is available</p> <p>Medically Necessary: Copay (Tier 2 or 3)</p> <p>Not Medically Necessary: Copay + Difference in cost between brand and generic</p>	<p><b>MAC U</b></p> <p>Coverage for brand name drugs when a generic equivalent is available</p> <p>Medically Necessary: Copay <b>(Tier 3)</b></p> <p>Not Medically Necessary: <b>No coverage</b></p>	N/a	N/a

\*Maximum Allowable Charges

## UC and Retiree Monthly Cost Share



Calculates UC Max at 70% of enrollment-weighted average rates, applies to all pre-Medicare plans

Source: Deloitte, Final UC Max Contribution

# 2022 Non-Medicare Rates

Rates

2021 Contributions	Non-Medicare Member Share			
	Adult plus Child(ren)			
	Single (U)	(UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$241.72	\$435.09	\$554.53	\$747.90
Kaiser	\$169.44	\$304.99	\$402.75	\$538.30
HSP	\$95.87	\$172.56	\$248.25	\$324.94
UC Care	\$311.17	\$560.10	\$700.38	\$949.31

2022 Contributions	Non-Medicare Member Share			
	Adult plus Child(ren)			
	Single (U)	(UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$266.20	\$479.16	\$608.14	\$821.10
Kaiser	\$171.47	\$308.64	\$409.20	\$546.37
HSP	\$99.48	\$179.09	\$218.86	\$298.47
UC Care	\$313.20	\$563.76	\$706.84	\$957.40

\$ Difference	Non-Medicare Member Share			
	Adult plus Child(ren)			
	Single (U)	(UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$24.48	\$44.07	\$53.61	\$73.20
Kaiser	\$2.03	\$3.65	\$6.45	\$8.07
HSP	\$3.61	\$6.53	(\$29.39)	(\$26.47)
UC Care	\$2.03	\$3.66	\$6.46	\$8.09

UC Max at 70% of weighted average is applied to retiree plans

Source: Deloitte, Final Contribution 9.2.21



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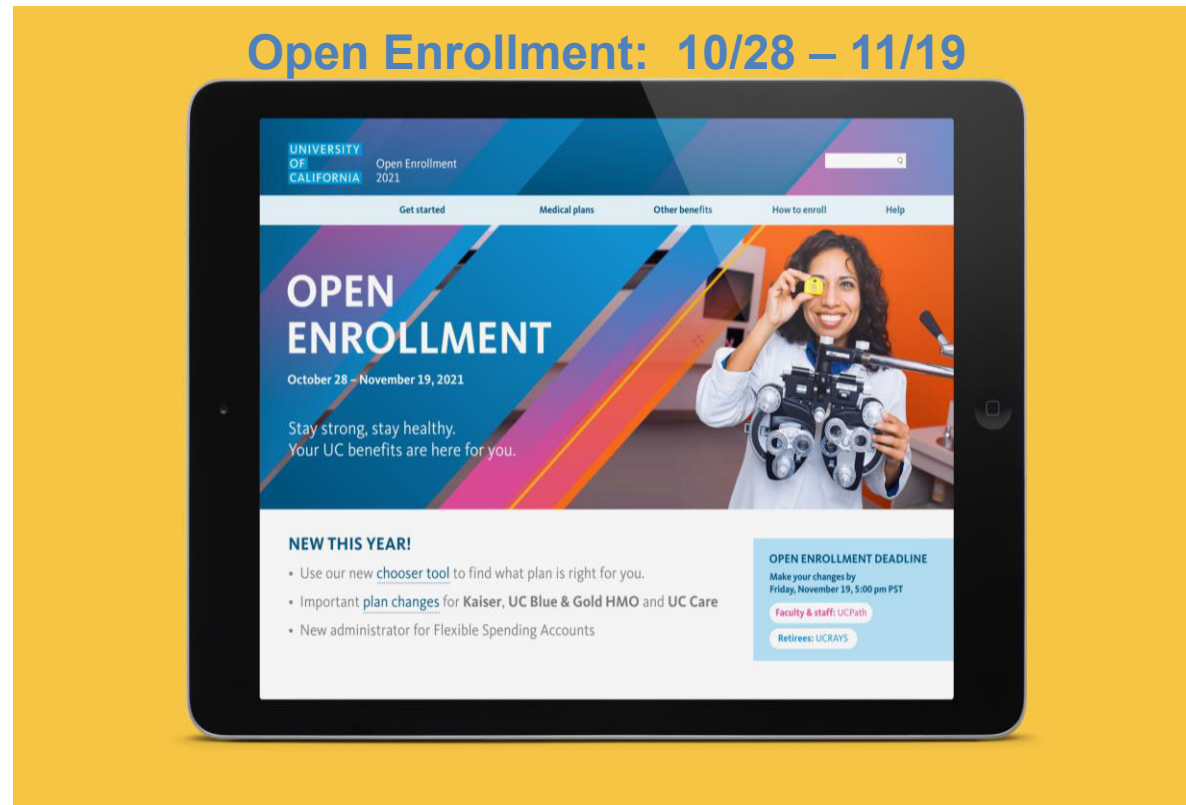
## Legal Insurance

	2021	2022
<b>Expanded Family Services</b>	N/A	<ul style="list-style-type: none"><li>• Restraining Orders</li><li>• Guardianship/ Conservatorship: Year End Financial Accounting</li><li>• Alimony &amp; Child Support Modification and Enforcement</li></ul>
<b>General Purpose Legal Support</b>	4 hours	<b>6 hours</b>

- No financial impact to rates

# New OE Website on UCnet

- Employees and retirees
- Mobile-friendly
- Simplify content and navigation
- Enhanced user experience



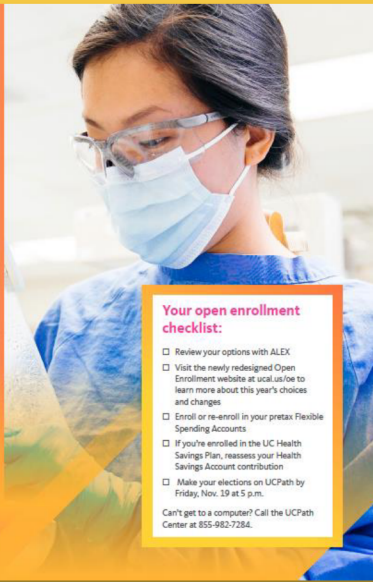
# Open Enrollment Brochures

**UNIVERSITY OF CALIFORNIA** Faculty and Staff

## Take a fresh look at your benefits

**OPEN ENROLLMENT**

- ALEX — your helps find the
- Learn about the for CORE, UC
- UC's vision plan
- New deadline: Friday, November 19



**MEET ALEX!**

Choosing benefits doesn't have to be complicated. ALEX — your personal benefits coach — can point you in the right direction. ALEX® is a confidential online tool that helps you select the best benefit plans for you and your family. Just answer a few questions, and ALEX will suggest which plans may make the most sense for you. Go to [myalex.com/uc/2022](https://myalex.com/uc/2022) or scan the QR code below to get started.

Learn more about all of this year's choices, changes and costs at [ucal.us/oe](https://ucal.us/oe).

**MEDICAL**

While UC continues to pay the majority of premium costs for faculty and staff, there are moderate changes for some plans. See inside for employee contributions.

Navitus Health Solutions (Navitus) is the new pharmacy benefit manager for CORE, UC Care and UC Health Savings Plan. There are no changes to prescription benefit plan copays or coinsurance levels, but differences in the formulary may affect the cost of your medications.

**DENTAL AND VISION**

UC continues to pay the full cost of dental and vision coverage for employees and their eligible dependents.

The allowance for contact lenses has increased to \$160 each calendar year.

**LEGAL INSURANCE**

Benefits changes this year include enhanced family services (such as child support and alimony enforcement and child support modification) and increased general office hours.

**SUPPLEMENTAL HEALTH PLANS**

The Critical Illness Plan includes new coverage for Coronavirus.

**FLEXIBLE SPENDING ACCOUNTS**

Remember, you must enroll in your Health and/or Dependent Care Flexible Spending Account (FSA) every year. You can contribute up to \$2,750 to the Health FSA this year, and up to \$5,000 to the Dependent Care FSA.

Scan the code to get started

Meet ALEX!

**Your open enrollment checklist:**

- Review your options with ALEX
- Visit the newly redesigned 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 pre-tax 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. 19 at 5 p.m.

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

**UNIVERSITY OF CALIFORNIA** Retiree

## Take a fresh look at your benefits

**OPEN ENROLLMENT**

- Redesigned Open Enrollment website
- New pharmacy plans — Learn more
- New deadline: Friday, November 19

**WHAT'S CHANGING FOR 2022**

**OTHER BENEFITS**

There are no changes to dental or vision benefits this year, and no changes to vision premiums. Dental insurance will continue to be fully paid by UC for retirees eligible for the full UC contribution.

Legal insurance premiums are not increasing. Changes for 2022 include enhanced family services (such as child support and alimony enforcement and child support modification) and increased general office hours.

See page 4 of the enclosed Open Enrollment information booklet for more information and 2022 premiums.

**MEDICAL**

The UC medical plans administered by Anthem will have a new pharmacy benefit manager, Navitus Health Solutions (Navitus). If you're considering any of the Anthem plans, go to [ucal.us/oe](https://ucal.us/oe) to learn more about the change. You can also call the Navitus 24/7 customer care line with questions:

UC Medicare PPO, UC High Option Supplement to Medicare: 866-270-3877  
UC Care, UC Health Savings Plan, CORE: 855-673-6504

UC continues to offer the same Medicare and non-Medicare plans this year, along with dental, vision and legal insurance coverage for retirees.

Look inside for a comparison of UC's Medicare plans and their costs. Check out this year's choices and changes for Medicare and non-Medicare plans at [ucal.us/oe](https://ucal.us/oe).

**Your open enrollment checklist:**

If you don't want to make any changes, you don't need to take any action. Your current insurance coverage will continue, but your medical costs may change. Review your choices at [ucal.us/oe](https://ucal.us/oe). Then make your elections on UCRAYS by Friday, November 19 at 5 p.m.

- For Medicare members changing medical plans**  
To complete your enrollment, you must send in the Medicare assignment forms for your new plan. The forms you need will be included with your Open Enrollment confirmation statement — sent to you through UCRAYS or by mail (if you don't have a UCRAYS account). Each person you enroll must complete their own form, due to UC by Monday, Nov. 22, 2021.
- Enroll in pet, retiree vision and/or accidental death & dismemberment (AD&D) insurance**  
Please contact Nationwide (pet), Vision Service Plan (vision) or Prudential (AD&D) directly. Pet insurance and AD&D are open for enrollment year-round. See booklet for this year's premiums and contact information.
- Can't get to a computer?**  
Call the UC Retirement Administration Service Center at 800-888-8267 Mon–Fri, 8:30-4:30 and select option 2 to speak with an Open Enrollment representative.
- UC Retirement Administration Service Center assistance for people with speech or hearing impairments**  
Please call 711 and provide the UC Retirement Administration Service Center telephone number (800-888-8267) to receive assistance.



# Open Enrollment Brochures

## COMPARING UC'S PLANS

### Know your options

For more facts and figures — and definitions of the terms below — see [ucal.us/oecompareplans](http://ucal.us/oecompareplans).

	KAISER HMO (KAISER PERMANENTE)	UC BLUE & GOLD HMO (HEALTH NET)	UC CARE PPO (ANTHEM)	UC HEALTH SAVINGS PLAN PPO (ANTHEM)	CORE PPO (ANTHEM)
Premium costs	\$	\$	\$	\$	\$
OUT-OF-POCKET COSTS	\$	\$	\$	\$	\$
What you'll pay for medical care	<p><b>IN KAISER NETWORK ONLY</b> (except in emergencies)</p> <p>Deductible: None</p> <p>Copayments (for example): \$20 doctor's office visits</p> <p>OOP max: \$1,500/\$3,000</p> <p><b>Notes:</b></p> <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)</li> </ul>	<p><b>IN-NETWORK ONLY</b> (except in emergencies)</p> <p>Deductible: None</p> <p>Copayments (for example): \$20 doctor's office visits</p> <p>OOP max: \$1,000/\$2,000 (2 people)/\$3,000 (3 or more)</p>	<p><b>UC SELECT: 4</b></p> <p>Deductible: None</p> <p>Copayments (for example): \$20 doctor's office visits</p> <p>OOP max: \$5,100/\$9,700</p> <p><b>ANTHEM PREFERRED: 48</b></p> <p>Deductible: \$500/\$1,000</p> <p>Coinurance: 30%</p> <p>OOP max: \$7,600/\$14,300</p> <p><b>OUT-OF-NETWORK: 488</b></p> <p>Deductible: \$750/\$1,750</p> <p>Coinurance: 50%</p> <p>OOP max: \$9,600/\$20,200</p>	<p><b>HSA UC contribution:</b> \$500 (self) or \$1,000 (family)</p> <p><b>IN-NETWORK</b></p> <p>Deductible: \$1,400/\$2,800</p> <p>Coinurance: 20%</p> <p>OOP max: \$4,000/\$6,400</p> <p><b>OUT-OF-NETWORK</b></p> <p>Deductible: \$2,550/\$5,100</p> <p>Coinurance: 40%</p> <p>OOP max: \$8,000/\$16,000</p>	<p>Deductible: \$3,000</p> <p>Coinurance: 20%</p> <p>OOP max: \$6,550/\$12,700</p>
CHOICE OF PROVIDERS	Kaiser primary care provider helps manage care within network	Primary care provider helps manage care	* National network; higher costs out-of-network	* National network; higher costs out-of-network	* National network; access to out-of-network care
WHERE YOU GO FOR CARE	Kaiser primary care provider helps manage care within network	Primary care provider helps manage care	* National network; higher costs out-of-network	* National network; higher costs out-of-network	* National network; access to out-of-network care
CONSIDER THIS PLAN IF YOU	Want low, predictable costs with the integrated care provided within the Kaiser network	Want costs within the Kaiser network			

## YOUR MEDICAL PLAN COSTS

UC's premium increases for faculty and staff are moderate again this year. Changes to contributions across all pay bands range from \$0 to \$47 per month. Below are the 2022 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2021.

**FOR THOSE WITH FULL-TIME SALARY RATE OF \$41,000 OR LESS**

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
UC Care (PPO)	\$141.74	\$255.13	\$358.26	\$471.65
UC Blue & Gold HMO	\$69.05	\$124.29	\$211.15	\$266.39
Kaiser Permanente - CA (HMO)	\$26.94	\$48.49	\$59.00	\$80.51
UC Health Savings Plan (PPO)	\$23.69	\$42.85	\$51.89	\$70.81
CORE	\$0.00	\$0.00	\$0.00	\$0.00

**FOR THOSE WITH FULL-TIME SALARY RATE OF \$41,001 TO \$120,000**

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
UC Care (PPO)	\$141.74	\$255.13	\$358.26	\$471.65
UC Blue & Gold HMO	\$69.05	\$124.29	\$211.15	\$266.39
Kaiser Permanente - CA (HMO)	\$26.94	\$48.49	\$59.00	\$80.51
UC Health Savings Plan (PPO)	\$23.69	\$42.85	\$51.89	\$70.81
CORE	\$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.

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 any changes to your contribution rates. If you make changes to your plan choices and coverage levels during Open Enrollment, you will be charged the applicable employee contribution rate for the new plan for your bargaining unit.

**FOR THOSE WITH FULL-TIME SALARY RATE OF \$120,001 TO \$180,000**

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
UC Care (PPO)	\$219.10	\$394.37	\$523.53	\$698.81
UC Blue & Gold HMO	\$146.41	\$265.53	\$376.42	\$493.55
Kaiser Permanente - CA (HMO)	\$104.30	\$187.73	\$224.27	\$307.67
UC Health Savings Plan (PPO)	\$101.05	\$181.89	\$217.16	\$297.97
CORE	\$0.00	\$0.00	\$0.00	\$0.00

**FOR THOSE WITH FULL-TIME SALARY RATE OF OVER \$180,000**

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
UC Care (PPO)	\$219.10	\$394.37	\$523.53	\$698.81
UC Blue & Gold HMO	\$146.41	\$265.53	\$376.42	\$493.55
Kaiser Permanente - CA (HMO)	\$104.30	\$187.73	\$224.27	\$307.67
UC Health Savings Plan (PPO)	\$101.05	\$181.89	\$217.16	\$297.97
CORE	\$0.00	\$0.00	\$0.00	\$0.00

## COMPARING UC'S PLANS

### ABOUT UC'S MEDICARE PLANS

- All plans cover a "Welcome to Medicare" preventive visit and annual wellness visit at no cost to you, and include additional benefits not covered by Medicare.
- You can see any provider in an emergency.

- For covered medical services, you'll never pay more than \$1,500 a year (or \$1,050 for UC High Option Supplement to Medicare). This is known as the annual out-of-pocket maximum and it does not include costs for prescription drugs.

For details about each plan's benefits and costs, visit [ucal.us/oecompare](http://ucal.us/oecompare) (Medicare plans) or [ucal.us/oecompare](http://ucal.us/oecompare) (non-Medicare plans).

	KAISER SENIOR ADVANTAGE	UC MEDICARE CHOICE	UC HIGH OPTION	UC MEDICARE PPO	UC MEDICARE PPO WITHOUT RX
ADMINISTRATOR	Kaiser Permanente	United Healthcare	Anthem Blue Cross (Medical) Navitus (Prescription Drugs)	Anthem Blue Cross	Anthem Blue Cross
HOW THE PLAN WORKS WITH MEDICARE	Medicare Advantage Plan Medicare pays your insurance company a set amount and the insurance company approves and pays for your care.	Providers or facilities that accept Medicare and the plan	Medicare Supplement PPO Your provider submits claims to Medicare for the services it covers and approves. Your UC plan pays some or all of the remaining cost based on the Medicare-allowed amount.		
WHERE YOU GO FOR CARE	Kaiser network providers only	Providers or facilities that accept Medicare and the plan	Providers or facilities that accept Medicare		
WHAT YOU AND THE PLAN PAY FOR MEDICARE COVERED SERVICES	Lower premium You pay set copays, and the plan pays the rest	Lower premium You pay set copays, and the plan pays the rest	Highest premium After Medicare pays, the plan covers 100% of remaining costs for Medicare-covered services	Higher premium After Medicare pays, the plan covers 80% of remaining costs and you pay the rest	Lower premium • No Part D (Rx) coverage • After Medicare pays, the plan covers 80% of remaining costs and you pay the rest
WHAT YOU NEED TO KNOW	Your Kaiser primary care provider manages your care	Confirm provider will bill UnitedHealthcare on your behalf			You must provide proof of non-UC Part D coverage to enroll

## YOUR MONTHLY MEDICAL PREMIUM COSTS

These monthly costs apply to retirees eligible for 100% of the UC/employer contribution toward the premium for each plan. You are eligible for the full 100% contribution if you retired with 20 or more years of service or became a UCRP member before 1990 and did not have a break in service before retiring.

If you are subject to graduated eligibility for retiree medical insurance and receive less than 100% of the UC contribution, your costs may be higher than those listed here. You can find your 2022 premium costs on UCRAVS during Open Enrollment.

It is important to compare your 2022 premium costs before making a decision to stay with your current plan or make a change.

**WHEN ALL FAMILY MEMBERS ARE IN MEDICARE**

S Self in Medicare	+A or +C Both in Medicare	+F All in Medicare
\$0.00	\$0.00	\$0.00
\$70.24	\$140.48	\$210.72
<b>Kaiser Permanente Senior Advantage</b>		
\$0.00	\$0.00	\$0.00
\$204.12	\$408.24	\$612.36
\$0.00	\$0.00	\$0.00
<b>UC High Option Supplement to Medicare</b>		
\$204.12	\$408.24	\$612.36
\$0.00	\$0.00	\$0.00
<b>UC Medicare Choice</b>		
\$0.00	\$0.00	\$0.00
\$115.05	\$230.10	\$345.15
<b>UC Medicare PPO</b>		
\$137.68	\$275.36	\$413.04
\$0.00	\$0.00	\$0.00
<b>UC Medicare PPO without Prescription Drugs</b>		
\$0.00	\$0.00	\$0.00
\$148.50	\$297.00	\$445.50

### Plan Cost Key

\$0.00 — Your Premium  
\$148.50 — Medicare Part B Reimbursement

Medicare Part B reimbursement may apply if your premium cost is \$0.00. If applicable, UC will reimburse you based on a Medicare Part B premium of up to \$148.50 per person. Reimbursements vary and are added automatically to your monthly retirement payment.

Note: You must be current on your Medicare Part B premium payments to Social Security for this reimbursement.

S: Self +C: Self Plus Child(ren)  
+A: Self Plus Adult +F: Self Plus Adult and Child(ren)

### WHEN ONE OR MORE FAMILY MEMBERS ARE NOT MEDICARE-ELIGIBLE

	+A 1 Adult in Medicare	+C Adults in Medicare	+F 1 adult in Medicare	+F 2 Adults in Medicare
<b>CORE/UC Medicare PPO</b>				
\$0.00	\$0.00	\$0.00	\$0.00	\$3.54
\$148.50	\$134.14	\$148.50	\$148.50	\$0.00
<b>Kaiser Permanente/Senior Advantage</b>				
\$167.49	\$66.93	\$304.66	\$304.66	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$3.31
<b>UC Blue &amp; Gold HMO/UC Medicare Choice</b>				
\$226.89	\$97.91	\$439.85	\$439.85	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$17.14
<b>UC Care/UC Medicare PPO</b>				
\$531.32	\$388.24	\$781.88	\$781.88	\$525.92
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



# OE Communications Timeline

**Open Enrollment: Thursday, October 28 – Friday, November 19**

Date	Communication
Oct. 13	UCnetwork: Announce Alex and OE dates
Oct. 18	UCnet: OE preview article (English and Spanish)
Oct. 22	Print materials mail
Oct. 25	OE website goes live
Oct. 28	UCnet article: OE is here (link to ALEX and OE site)
Nov. 1	New Dimensions: Highlights for retirees
Nov. 10	UCnet/UCnetwork: OE ends Friday, Nov. 19
Nov. 15	UCnet: Final reminder – OE ends Friday at 5 p.m.

# Appendix

# Non-Medicare Retirees >65

<u>2021 Contributions</u>	Member Share of Medical Only			
	Non-Medicare			
	Single (U)	Adult plus Child(ren) (UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$100.34	\$180.61	\$279.76	\$360.03
Kaiser	\$74.38	\$133.88	\$165.04	\$224.54
CORE	\$0.00	\$0.00	\$0.00	\$0.00
HSP	\$75.02	\$135.04	\$165.58	\$225.60
UC Care	\$247.71	\$445.87	\$581.39	\$779.55

<u>2022 Contributions</u>				
UC B&G HMO	\$97.04	\$174.67	\$278.20	\$355.83
Kaiser	\$71.94	\$129.49	\$160.34	\$217.89
CORE	\$0.00	\$0.00	\$0.00	\$0.00
HSP	\$72.56	\$130.62	\$160.61	\$218.67
UC Care	\$239.57	\$431.23	\$567.88	\$759.54

<u>\$ Difference</u>				
UC B&G HMO	(\$3.30)	(\$5.94)	(\$1.56)	(\$4.20)
Kaiser	(\$2.44)	(\$4.39)	(\$4.70)	(\$6.65)
CORE	\$0.00	\$0.00	\$0.00	\$0.00
HSP	(\$2.46)	(\$4.42)	(\$4.97)	(\$6.93)
UC Care	(\$8.14)	(\$14.64)	(\$13.51)	(\$20.01)

<u>% Difference</u>				
UC B&G HMO	-3.3%	-3.3%	-0.6%	-1.2%
Kaiser	-3.3%	-3.3%	-2.8%	-3.0%
CORE	n/a	n/a	n/a	n/a
HSP	-3.3%	-3.3%	-3.0%	-3.1%
UC Care	-3.3%	-3.3%	-2.3%	-2.6%

3.3% decrease is applied to the 2021 single contributions to match the Medicare target, on average

# Appendix: Retiree Contribution Approaches

- Pre-Medicare Retirees

UC takes 70% of the enrollment-weighted average rates for the pre-Medicare population, and contributes a fixed amount by coverage tier for each plan. All plans cost more than UC's calculated contribution.

- Medicare Retirees

UC takes 70% of the enrollment-weighted average rates, plus the Medicare Part B premiums, and contributes that per-member amount to enrollees in each plan. This exceeds the Kaiser, UC Medicare Choice and Medicare PPO No Rx rates, so those members have UC contributions to put toward their Part B premiums.

- Non-Medicare Retirees over Age 65

Effective 2019, UC began adjusting non-Medicare >65 contributions so that over a three-year period the average dollar amount will become comparable to the average contributions (including Part B premiums) paid by UC Medicare retirees. This change was approved by the President after recommendation from the Retiree Health Working Group.

This three-year transition was completed in 2021.