

CUCRA – CUCEA 2022 Fall Conference

2023 Open Enrollment Preview October 26, 2022

Susan Pon-Gee



Systemwide Human Resources
Health & Welfare Benefits

Open Enrollment
Oct. 27–Nov. 18, 2022

Agenda

- 2023 Plan design change highlights
 - Medicare
 - Non-Medicare
 - Non-Medical
- Rates

2023 Medicare CMS Mandates: Part D

Medicare

Plan Feature	UC Medicare PPO and UC High Option Supplement Kaiser Senior Advantage and UC Medicare Choice	
	2022	2023
TrOOP	\$7,050	\$7,400
Total Drug Cost (TDC)	\$4,430	\$4,660
Low-Income Subsidy	<p><i>Group 2: ≤100% FPL</i> \$1.35 generic; \$4.00 all others</p> <p><i>Group 3: ≤135% FPL</i> \$3.95 generic; \$9.85 brand</p> <p><i>Group 4: ≤150% FPL</i> Annual deductible \$99; catastrophic coverage copay \$3.95 generic; \$9.85 all others</p>	<p><i>Group 2: ≤100% FPL</i> \$1.45 generic; \$4.30 all others</p> <p><i>Group 3: ≤135% FPL</i> \$4.15 generic; \$10.35 brand</p> <p><i>Group 4: ≤150% FPL</i> Annual deductible \$99; catastrophic coverage copay \$4.15 generic; \$10.35 all others</p>

UC Medicare Choice Enhancements

Plan Feature	UC Medicare Choice	
	2022	2023
Routine Vision Exam	\$20 copay	\$0 copay
Personal Emergency Response System (PERS)	N/a	Monitoring device for 24/7 assistance
Post Hospital Discharge* Transportation	Unlimited rides for 30 days	12 one-way rides
Meals	Up to 84 meals following a single stay	Max 28 meals following any stay
In-home Non-skilled Care	N/a	6 hours

*Recommendations align to UC utilization patterns



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2023 Medical Plan Changes

Plan Feature	Blue & Gold		Kaiser		UC Care, HSP and Core	
	2022	2023	2022	2023	2022	2023
Enhanced Infertility: up to 2 cycles per lifetime	50% coins: Artificial Insemination, GIFT	50% coins: IVF, ZIFT and GIFT 2 cycles per lifetime	50% coins: Artificial Insemination	50% coins: IVF, ZIFT and GIFT 2 cycles per lifetime	None	50% coins: IVF, ZIFT and GIFT 2 cycles per lifetime
Fertility Point Solution	N/a	N/a	N/a	N/a	N/a	WIN Fertility

- Anthem requires a third party, WIN Fertility, to implement benefit
- Health & Welfare Benefits to assess fertility point solution for all plans in 2023



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2023 Medical Plan Changes

Plan Feature	HSP: IRS Mandate for HSA	
	2022	2023
Deductibles	\$1,400 single \$2,800 family	\$1,500 single \$3,000 family
HSA Maximum Contributions	\$3,650 single \$7,300 family	\$3,850 single \$7,750 family

Plan Feature	UC Care, HSP and Core	
	2022	2023
Customer Service/ Navigator	Anthem Health Guide	Accolade Health Advocate Assistant

2023 Medical Plan Changes: Accolade

- Available exclusively with the **UC Care, Health Savings Plan, and CORE** PPO plans
- Accolade will provide personalized support for health care and benefits needs
- First point of contact for all PPO plan members

Accolade Health Assistants:

- Help members understand health plan coverage, costs and medical bills
- Find and schedule appointments with in-network doctors, specialists or healthcare facilities
- Connect members to a nurse who can help them understand symptoms, learn about a condition or explore treatment options
- Connect members with clinical programs that are specific to health conditions and offer enhanced support

Accolade also offers:

- Virtual care: See a doctor or therapist and get personalized, high-quality healthcare from phone, tablet or computer
- Expert Medical Opinion through 2nd MD, Accolade's expert medical opinion service, can arrange a second opinion at no cost



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Dental PPO

Non-Medical

	2022	2023
Radiology: Cone beam imaging (Diagnostic)	N/a	Covered in conjunction with implants, endodontics and/or Temporal Mandibular Joint (TMJ) treatment

Standard technology used by dental specialists in lieu of traditional x-rays to evaluate soft tissue, nerve pathways and bone stability/loss

Vision Plan: Retirees

	2022	2023
Retinal Screening	\$39 per year	\$20 per year
Contact Lens and Glasses Schedule	Retiree must wait two calendar years to purchase glasses after purchase of contact lens	Retiree may purchase glasses one year following purchase of contact lens
Contact Lens Allowance	\$110/year	\$160/year

- Enhancements align with Active plan recent changes
- Minimizes discrepancy when retirees transition from active to retiree plan
- Cost impact to retiree: \$0.82 PPPM; plan fully paid by retiree

Legal Insurance

Non-Medical

	2022	2023
Estate Planning: Funding a trust; Trust disputes	N/a	Assistance available
Property Services: Building Codes; Easements; Foreclosure; Neighbor Disputes; Property Tax; Zoning and Variances	Coverage for primary residence only	Coverage expands to secondary residence
Other: Qualified Domestic; Relations Orders; Paternity – Defense & Establishment; Mediation Costs; Eviction – Primary Residence	N/a	Assistance available

Enhancements offered without rate increase in 2023



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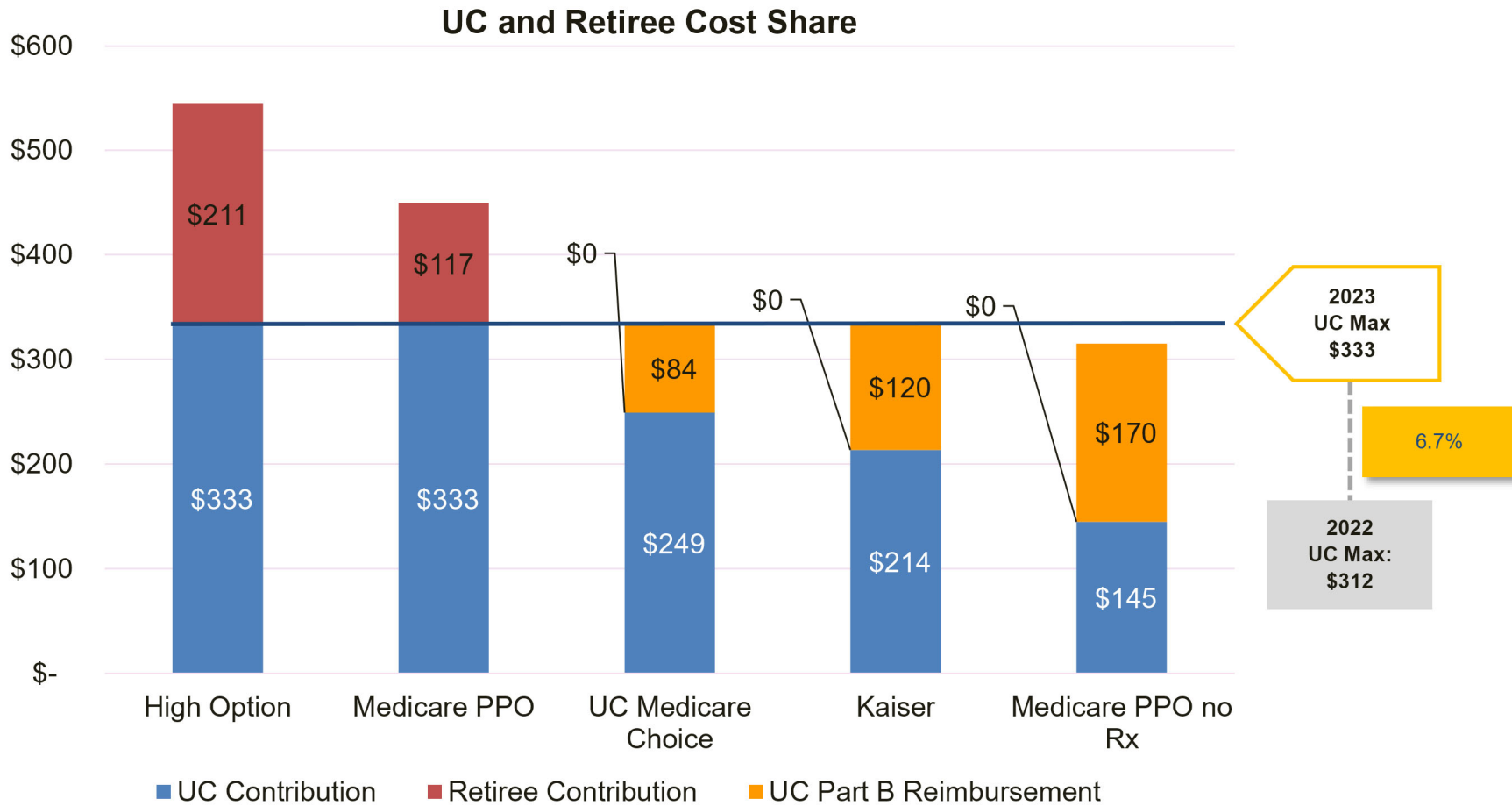
2023 Rates Overview: Retirees

Rates

Retiree Rate Changes	UC Cost	Retiree Contributions
<ul style="list-style-type: none">▶ Aggregate Pre-Medicare increase 6.3%▶ Medicare increase 7.7% (includes Part B)	<ul style="list-style-type: none">▶ ESC approved a one-time increase of \$5.5M above 4% budget increase▶ Across retiree groups, UC costs will increase 6.3%▶ UC cost held at 5.7% for medical and dental combined	<ul style="list-style-type: none">▶ UC Max for Medicare will increase 6.7% and for Non-Medicare, 4.9%▶ Aggregate increase for pre-Medicare is 8.0% and for Medicare enrollees, 9.9%▶ HSP will have highest increases ranging \$68 - \$240/mo

2023 Contributions: Medicare Single

Rates



Since UC Medicare Choice, Kaiser, and Medicare PPO w/o Rx are under the UC Max, excess UC contributions above rates will go towards Part B reimbursement



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2023 Final Medicare Retiree Rates

Rates

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 Kaiser	\$0.00	\$0.00	\$33.45	\$66.90	\$33.45	\$66.90
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

2023 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 Kaiser	\$0.00	\$0.00	\$86.09	\$172.18	\$86.09	\$172.18
High Option	\$210.80	\$421.60	\$170.10	\$340.20	\$380.90	\$761.80
Medicare PPO	\$116.63	\$233.26	\$170.10	\$340.20	\$286.73	\$573.46
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)
\$84.01	\$168.02
\$119.70	\$239.40
\$0.00	\$0.00
\$0.00	\$0.00
\$170.10	\$340.20

\$ 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 Kaiser	\$0.00	\$0.00	\$52.64	\$105.28	\$52.64	\$105.28
High Option	\$6.68	\$13.36	\$21.60	\$43.20	\$28.28	\$56.56
Medicare PPO	(\$21.05)	(\$42.10)	\$21.60	\$43.20	\$0.55	\$1.10
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)
(\$31.04)	(\$62.08)
\$49.46	\$98.92
\$0.00	\$0.00
\$0.00	\$0.00
\$21.60	\$43.20

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 \$170.10.



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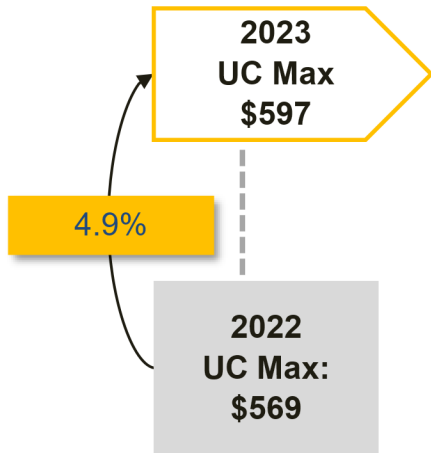
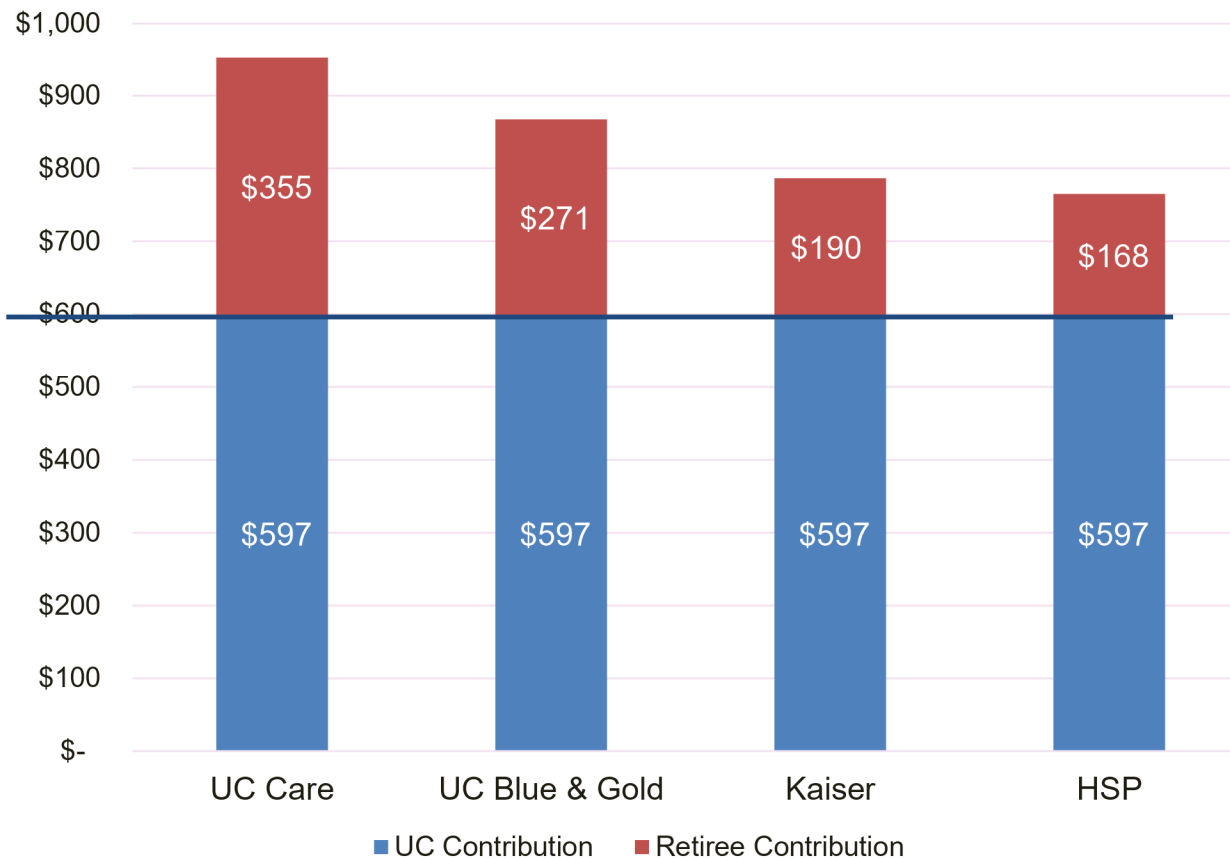
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2023 Contributions: Non-Medicare Single

Rates

UC and Retiree Monthly Cost Share



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2023 Final Non-Medicare Retiree Rates

Rates

2022 Contributions	Pre-Medicare Member Share			
	Single (U)	Adult plus Child(ren) (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

2023 Contributions	Pre-Medicare Member Share			
	Single (U)	Adult plus Child(ren) (UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$270.83	\$487.50	\$620.27	\$836.94
Kaiser	\$189.91	\$341.84	\$450.34	\$602.27
HSP	\$168.11	\$302.60	\$404.56	\$539.05
UC Care	\$355.49	\$639.88	\$798.05	\$1,082.44

\$ Difference	Pre-Medicare Member Share			
	Single (U)	Adult plus Child(ren) (UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	\$4.63	\$8.34	\$12.13	\$15.84
Kaiser	\$18.44	\$33.20	\$41.14	\$55.90
HSP	\$68.63	\$123.51	\$185.70	\$240.58
UC Care	\$42.29	\$76.12	\$91.21	\$125.04



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