



UC PPOs For Employees and Non-Medicare Retirees

Ready. Set. Enroll.

UC Open Enrollment starts Thursday, Oct. 27, at 8 a.m. PT and ends Friday, Nov. 18, at 5 p.m. PT.

READY TO ENROLL?

[Visit UCPATH to enroll.](#)

INTERESTED IN LEARNING MORE?

[Watch a presentation about 2023 benefit changes.](#)

What's New for 2023

See below for important information about changes effective Jan. 1, 2023.

Introducing Accolade — Your Personal Health Care Advocate

Accolade doesn't *change* your medical benefits; it makes them work *better* for you.

What could be more personal than your health and your experience when you need health care? Yet the health care system can be anything but personal. From finding a doctor or therapist to resolving claims issues, we're oftentimes left on our own to deal with a complex and confusing system.

That's why, beginning on Jan. 1, 2023, UC is partnering with Accolade to provide an exceptional level of support to every UC Care, Health Savings Plan and CORE PPO plan member. Accolade doesn't *change* your medical benefits; it makes them work *better* for you.

Accolade is offered exclusively to UC Care, Health Savings Plan and CORE PPO plan members.

WANT TO LEARN MORE?

[Watch a video about Accolade.](#)

You'll continue to have access to the same Anthem provider network and Anthem will continue to process claims for care. What's changing is that starting Jan. 1, 2023, Accolade will replace Anthem Health Guide as your first point of contact for help with health benefits questions, big or small. Your experience with Accolade is completely confidential and takes the hassle out of benefits for you and your covered family members. You can ask your Health Assistant or nurse questions like:

- Is this procedure covered by my health insurance? How much will I pay if I get the procedure?
- Where can I find an in-network pharmacy near me? What prescriptions are covered? What will I pay? Can I get this drug through mail order? Can you help me find discount coupons?
- Can you help me find a doctor based on my needs and preferences?
- Where is the nearest urgent care facility?
- Can you help me schedule and prepare for my next doctor visit?
- Can I get a second opinion on a diagnosis, possible surgery or treatment plan?
- Can you help me understand the information on my claim or Explanation of Benefits (EOB) from my last doctor visit?

Starting Nov. 1, you can speak directly with Accolade to learn more about the company and how it will support PPO plan members beginning Jan. 1, 2023. You can reach Accolade at **(866) 406-1182** (Monday–Friday, 5 a.m.–8 p.m. PT).

Accolade's full services — Health Assistants, Accolade (virtual) Care, and expert medical second opinion services — do not begin until Jan. 1.

Note: Accolade will send a welcome email to your UC email address around Jan. 11. You can change your preferred email address at that time by logging in to the Accolade member portal at member.accolade.com. You can also opt out of receiving Accolade communication at any time by selecting the “unsubscribe” link at the bottom of every email.

Benefits Guidance From Accolade Health Assistants

Accolade helps you get the most out of your PPO plan by connecting you to providers and valuable health programs that make it easier to manage your health care. Health Assistants can answer your questions about finding quality care, understanding health plan coverage and costs, making sense of medical bills and more. Call or message a nurse to discuss symptoms, learn about a condition and explore treatment options. Getting support from an Accolade Health Assistant or nurse is provided at no cost to you.

Note: Accolade and its affiliates (“Accolade”) are not an emergency medical service. Accolade provides a personalized health care information service to support you to better understand and utilize your benefits, receive information from expert medical resources, and facilitate your access to medical care from various health care professionals, including virtual medical care services. Virtual medical care services offered by Accolade are provided through independent professional medical practices, including under the Accolade Care

brand, to which Accolade provides various platform and related services.

Virtual Care From Accolade Care

With Accolade Care, you can speak with a board-certified doctor or mental health therapist from your phone, tablet or computer — day or night. They can help with urgent medical issues, ongoing and chronic conditions, mental health, preventive care, prescriptions and more. Accolade Care doctors can also be assigned as your primary care physician so that you see the same doctor for each virtual visit — making it easier to manage ongoing conditions and creating a trusting relationship with a doctor and care team who are easy to reach.

Expert Medical Opinion From 2nd.MD

2nd.MD is Accolade's expert medical opinion service. Get a second opinion from a leading specialist at no cost so that you feel confident about a new diagnosis, surgery, treatment plan or medication.

Outreach From Accolade

To help ensure a smooth journey through the care experience, Accolade may proactively contact UC PPO plan members to ensure you are doing well and accessing the care you need.

JUST ASK ACCOLADE

With Accolade, you get a single resource for all your health benefits needs — a care team that takes the hassle out of benefits for you and your covered family members. Accolade's services are included in your PPO plan benefit at no cost to you. Your Accolade Care team:

- Takes the time to listen to your specific needs
- Connects you to benefits that will be most valuable for you
- Makes health care easier with both in-person and virtual care options
- Understands your health plan coverage and can help you avoid unexpected costs

New ID Cards

To reflect the integration of Accolade into the employee PPO plans, all UC Care, Health Savings Plan and CORE members will receive a new ID card from Anthem in late December (Anthem will still process claims and produce ID cards). The new ID card will display the Accolade member services number, which will replace the Anthem Health Guide member services number. Accolade will become your first point of contact for all member services and health care questions. Members should be sure to use the new ID card beginning Jan. 1, 2023.

New Fertility Benefits

Get help starting or growing your family. Beginning in 2023, fertility coverage through the UC PPO plans (UC Care, Health Savings Plan and CORE) will be expanded to include IVF, GIFT and ZIFT coverage at 50%, up to a combined two-cycle lifetime maximum limit. Expenses incurred for fertility treatments do not count toward the plans' out-of-pocket maximum.

Health Savings Plan Updates

Deductible Increase

Each year, the IRS sets a minimum deductible for Health Savings Account (HSA)-compatible high-deductible plans. As a result, the deductible is increasing:

- The in-network deductible (the amount you pay before the plan pays benefits) is increasing from \$1,400 for self-only coverage and \$2,800 for family coverage to \$1,500 for self-only coverage and \$3,000 for family coverage.
- The in-network out-of-pocket maximum (the most you pay in a year for covered services) will remain \$4,000 for self-only coverage and \$6,400 for family coverage.

Save More in Your Health Savings Account (HSA)

The Health Savings Account — available only to Health Savings Plan members — is a personal savings account that lets you pay for your qualified medical, behavioral health, dental, vision and other health care-related expenses with tax-free dollars.

The amount you can save in the Health Savings Account will increase from \$3,650 to \$3,850 for self-only coverage — and from \$7,300 to \$7,750 for family coverage. Health Savings Plan members age 55 and older can contribute an additional \$1,000 a year to their HSA.

findhelp.org

Search and connect to support, including financial assistance, food pantries, medical care, and other free or reduced-cost help through findhelp.org.

UC Health to Retain Original Health Plan Branding

Recently, you may have seen communication from University of California (UC) Health introducing UC Vita Health Plans as the new umbrella name for UC Care, UC Health Savings Plan, CORE, and UC Blue & Gold HMO.

After further consideration, UC Health has decided to retain its original health plan names and branding. We will continue our increased focus and efforts on improving existing health plans and adding new and valuable tools and resources for plan members and their families. This includes the new partnership with Accolade for the employee and non-Medicare retiree PPO plans administered by Anthem Blue Cross.

Take Action

What to Do During Open Enrollment

UC offers a range of health plan options to eligible UC employees and non-Medicare retirees and their eligible family members. Visit [UCnet](#) for more information about the UC medical plan options and details about who is eligible for coverage.

If you are retired or planning to retire from the university and you or a family member will become Medicare-eligible in 2023, take a look at the [UC Medicare Supplement PPO options](#) available to you.

Consider Your Options

All UC PPO plans and the UC Blue & Gold HMO include in-network access to University of California Health's academic health centers and providers. So no matter which plan you choose, you'll have access to top-ranked, innovative care across California. Explore [UC Health providers](#).

UC Care

A medical plan that is designed especially for UC employees and non-Medicare retirees and gives you three networks to choose from when you need care. Your costs are lowest when you get care from UC physicians and health centers and other select providers. You have the option to see any provider within the extensive Anthem Preferred network. And you have the option to choose an out-of-network provider, but your out-of-pocket costs will be higher. Prescription drug coverage is also included.

For details, visit uhealthplans.com and view the [benefit summaries](#).

Health Savings Plan (HSP)

Part health plan, part savings account, the Health Savings Plan can add real value for you. The plan includes a yearly contribution from UC of either \$500 for self-only coverage or \$1,000 for family coverage into a Health Savings Account (HSA) for you to use for health care expenses. Prescription drug coverage is also included.

For details, visit uhealthplans.com and view the [benefit summaries](#).

CORE

A high-deductible medical plan with no cost to employees for coverage. You pay only for the care you receive. Prescription drug coverage is also included.

For details, visit uhealthplans.com and view the [benefit summaries](#).

HMO Options

UC offers two HMO options:

- UC Blue & Gold HMO, featuring in-network coverage through Health Net's network of doctors and hospitals as well as UC Health physicians and health centers. Learn more about the [UC Blue & Gold HMO](#).
- Kaiser Permanente. Learn more about Kaiser at [UCnet](#).

COMPARE UC EMPLOYEE PPO PLANS

[View a side-by-side comparison \[PDF\]](#) of the PPO plans.

Monthly Costs for Enrollment

What you pay for coverage depends on the plan you choose, your salary band and the family members you cover.

Visit [UCnet](#) to see paycheck contributions for all plans.

Explore Providers

All the PPO plans give you choices for care, including UC Health providers and the extensive Anthem network.

UC Health Providers

All UC PPO plans include in-network access to UC health centers and providers. So no matter which plan you choose, you'll have access to top-ranked, innovative care across California. [Learn more about UC Health providers.](#)

Anthem Providers

Current UC PPO plan members: Log in to anthem.com/ca and select **Find Care** under the **Care** menu option.

Prospective UC PPO plan members: Use the links below to explore providers by plan:

[UC Care](#)

[Health Savings Plan](#)

[CORE](#)

MORE TO EXPLORE

Watch these videos to learn more about the PPO plans:

[Introduction to Accolade](#)

[UC PPO Plans Open Enrollment 2023](#)

[Understanding the Health Savings Account](#)

Check the Boxes

During Open Enrollment: Oct. 27 – Nov. 18, 2022

- ✓ [Watch a presentation](#) about the new partnership with Accolade.
- ✓ Call Accolade starting Nov. 1 at **(866) 406-1182** (Monday–Friday, 5 a.m.–8 p.m. PT) to learn more about their services and how they advocate for PPO members.
- ✓ [Watch a presentation](#) about the UC employee PPO plan benefits and updates for 2023.
- ✓ If you're joining a UC PPO plan, check the [Anthem provider network](#).

After Open Enrollment

- ✓ In December, watch for new ID cards in the mail from Anthem for you and each covered family member. Remember to use the new ID card beginning Jan. 1, 2023.
- ✓ If you changed plans for 2023, request refills of any ongoing medication through your current plan to last through early 2023.
- ✓ If you haven't yet, [watch a presentation](#) about the new partnership with Accolade.

On or After Jan. 1, 2023

- ✓ **Connect With Accolade.** Call **(866) 406-1182**, Monday–Friday, 5 a.m.–8 p.m. PT, visit [member.accolade.com](#) and download the Accolade mobile app. On your first visit, enter details from your medical plan ID card. This will allow your Accolade Health Assistant to answer your benefits questions, connect you to in-person and virtual care and help with billing questions.
- ✓ **Register With Navitus (Prescription Drugs).** Visit the secure Navitus member portal through single sign-on via [Accolade](#) or download the Navitus*plus* mobile app. (App not currently available to Medicare members. See the Navitus member portal.)
- ✓ **Manage Your HSA With HealthEquity (Health Savings Plan).** Health Savings Plan members: Register with [HealthEquity](#) to view and manage your Health Savings Account balance.
- ✓ **Confirm Your Benefit Deductions.** Check your first paycheck in January to confirm your benefit deductions are accurate. Contact [UCPath](#) with any questions or corrections.

READY FOR MEDICARE?

If you or a family member will be transitioning to Medicare in 2023, [watch this video](#) to see how your benefits will be affected.

NEW MEMBERS

If you have a new family doctor, make an appointment for an office visit to get to know each other and to review your current health and health history. Work with your former doctor or behavioral health provider to transfer your medical records to your new doctor.

Get Help

Open Enrollment Resources

If you have questions or need help during Open Enrollment, one of these resources can help.

If you are retired or planning to retire from the university and you or a family member will become Medicare-eligible in 2023, take a look at the [UC Medicare Supplement PPO options](#) available to you.

Accolade For PPO Plan Benefits⁸

Ask Accolade!

Health care or benefits question? Accolade is a confidential health and benefits service provided by UC for you and your family at no cost. Call **(866) 406-1182**, Monday–Friday, 5 a.m.–8 p.m. PT or visit member.accolade.com.

Between Nov. 1 and Dec. 31, you can speak to Accolade's Frontline Care Team to learn how they will be supporting your health care needs beginning Jan. 1, 2023.

Note: You can learn about Accolade and its services by calling and speaking with them from Nov. 1 until the end of 2022. Note that Accolade will not provide full service to members until Jan. 1, 2023. Full service includes access to Health Assistants, Accolade (virtual) Care, and expert medical second opinion services.

ACCOLADE

Welcome to Personalized Health Care!

Exceptional health care delivered by humans. Not bots. With Accolade, you and your families are treated like individuals. Accolade provides access to quality primary care, mental health support and expert medical opinions all backed by a team of clinical and benefits specialists.

General Questions About UC Benefits

UC Systemwide Benefits Fair

Visit [virtual fair booths](#) to ask questions and learn more about all your UC benefits.

UC Open Enrollment Website

Explore all your UC benefits at [UCnet](#).

Virtual Benefits Calculator, ALEX

The [ALEX tool](#) can help you choose the right benefits for you.

UC Health Care Facilitators

Talk with UC campus-based [Health Care Facilitators](#) who are knowledgeable about all of your UC benefits and coverage options.

UCPath

For questions or issues with your plan enrollment or paycheck contributions, contact [UCPath](#) online (by logging in to your account) or calling the UCPath Center at **(855) 982-7284**, Monday–Friday, 8 a.m.–5 p.m., to speak with an associate.

UC Retirement Administration Service Center (RASC)

Retirees can contact RASC for benefits eligibility questions and questions or issues with pension check deductions. Call RASC at **(800) 888-8267** or visit the RASC site on [UCnet](#).

Health Savings Account

HealthEquity

Get details about the Health Savings Account (HSA), which is part of the Health Savings Plan, at [learn.healthequity.com/uc/hsa](#) or by calling HealthEquity at **(866) 212-4729**, available 24/7.

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 at (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 their Human Resources office, and retirees should call the UC Retirement Administration Service Center at (800) 888-8267.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries for staff 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, 5th Floor, Oakland, CA 94607, and inquiries for faculty to the Office of Academic Personnel, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.