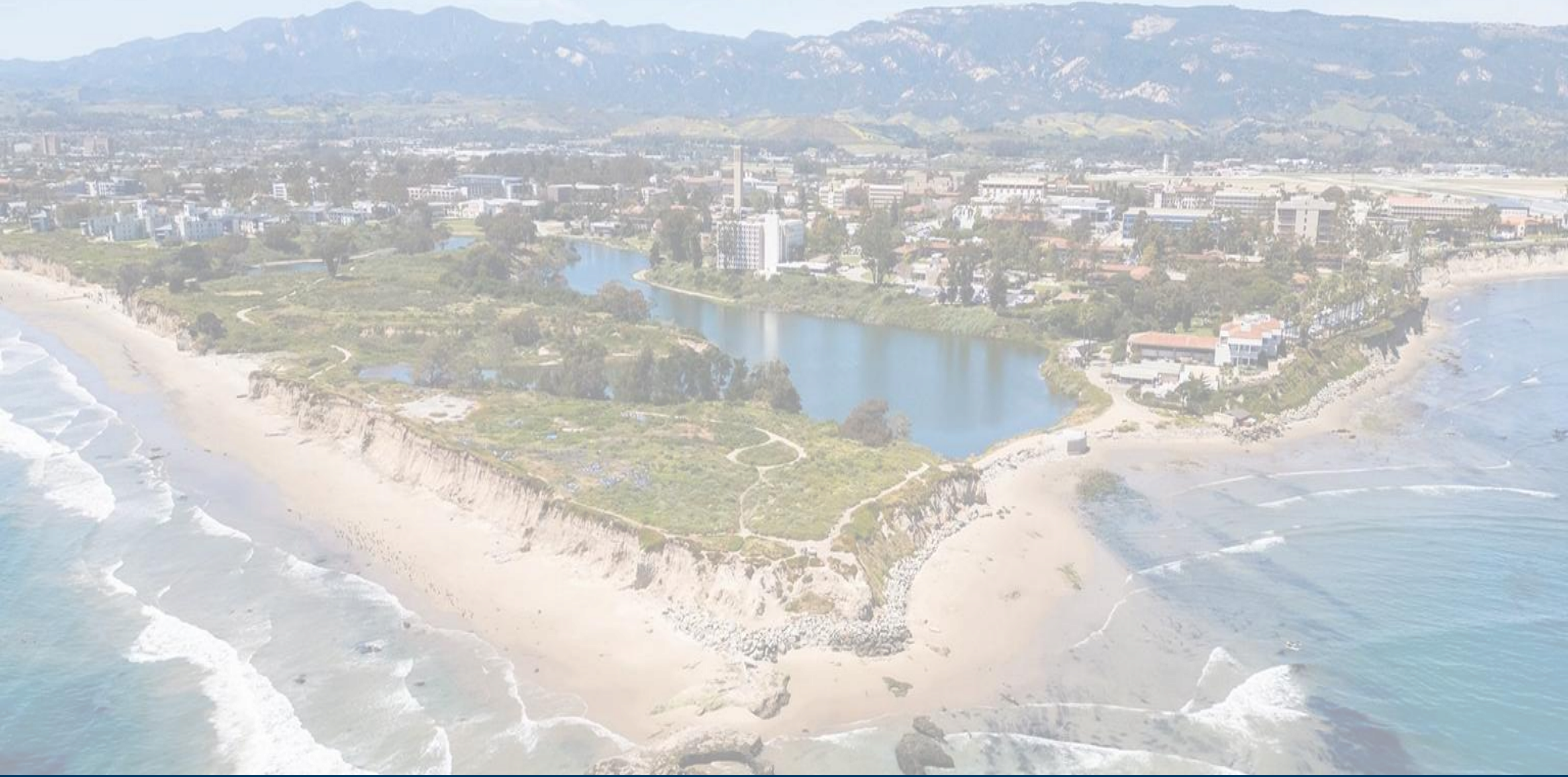
Retiree Open Enrollment Highlights for 2026



Presented by Janelle Mirzaei, UCSB Healthcare Facilitator program

Human Resources, Administrative Services Division

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Open Enrollment (OE) Dates

Starts

Thursday, October 30, 8:00 AM

Friday, November 21, 5:00 PM

Ends

Some Health Plans are Changing in 2026

- UC Medicare Choice

- UC Medicare PPO
- UC Medicare PPO w/ RX
- UC High Option Plan

- UC Blue & Gold HMO

- Kaiser Permanente HMO
- Kaiser Senior Advantage

- UC Care PPO
- HealthSavings+ with Health Savings Account (HSA)

- Delta Dental PPO
- DeltaCare USA
- Vision Services Plan- VSP

- Sun Setting the CORE and Health Savings Plan
- Transition to **Blue Shield of CA** from Anthem for faculty/staff and non Medicare PPO plans
- **Anthem** will still be the administrator for UC Medicare plans

For a more detailed overview of our non- Medicare plans please see our Medical Plan & Non-Medical plan Changes presentation

Healthcare Facilitator presentation link:

https://www.hr.ucsb.edu/hr-units/employee-services/health-care-facilitator

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Open Enrollment FAQs

If I like what I have, do I need to do anything during open enrollment?

- No

When do open enrollment changes become effective?

- January 1, 2026

How do I enroll or change my medical, dental, or legal plans?

- Sign in or register on **UCRAYS:** **retirementatyourservice.ucop.edu**
- Contact RASC: **1-800-888-8267**

—RASC Updates During Open Enrollment for 2026—

RASC will Continue:

- OE Office Hours hosted by the Insurance Team
- Weekly Medicare Office Hours (hosted by Medicare Liaison-Alicia)
  - Attendees have the option to book 1 on 1 appointment with Alicia if needed
- Monthly Medicare Webinars (hosted by Insurance Liaisons)
- RASC Call Center opening at 7am
- Call team to assist with navigation on UCRAYS OE

What's New:

- Updates to UCRAYS
  - Office Hours registration link added to the Open Enrollment landing page
  - Open Enrollment confirmation screen updated with language emphasizing timely Medicare form submission
  - Prompt added to update demographics before continuing Open Enrollment
- New Retiree FAQ created by RASC
- Updated UBEN 100

Medical Plan Offerings in 2026

Non-Medicare Plans	Medicare Plans
UC Blue & Gold HMO	UC Medicare Choice (UHC) (UBEN 121)
Kaiser Permanente HMO	Kaiser Senior Advantage (UBEN 127)
UC Care PPO	UC Medicare PPO (Anthem) (UBEN 123)
Health Savings+ with HSA	UC Medicare PPO w/o Rx (Anthem)
	UC High Option (Anthem) (UBEN 123)

Via Benefits
Medicare Coordinator Program for all Medicare eligible families living outside of CA

Partner plans for ”split families” in 2026

Non-Medicare Family Members		Medicare Family Members
UC Blue & Gold HMO	→	UC Medicare Choice (UBEN 121)
Kaiser HMO	→	Kaiser Senior Advantage (UBEN 127)
UC Care PPO	→	UC Medicare PPO (UBEN 123)

HealthSavings+
Health Savings+ plan is not available for “split families”.

Medicare Retirees Outside CA

- All covered family members must be 65+ and have Medicare
- Does not affect Dental/Vision/Legal coverage

- UC provides premium support
  - Health Reimbursement Account (HRA)
  - **NEW**: $4,000 per covered person each starting in January (up from $3,000)
    - Subject to graduated eligibility
- Use HRA money to buy Medigap or Medicare Advantage plans, pay for Medicare Parts B/D
- Catastrophic Coverage special payments for pharmacy

Medicare and UC

- Medicare is the federal health insurance program for those over 65 and some disabled
  - **Part A**: Hospital Insurance
    - Premium-free for most
  - **Part B**: Medical Insurance
    - **$185.00***/month if newly enrolled in 2025
      - More if MAGI >$106K/year $212K for couples

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* *Social Security has not released the 2026 Part B premium*

Medicare and UC plans

Two ways to coordinate:

1. **Keep your Medicare: Medicare is primary with a supplemental plan**
2. **Anthem Blue Cross plans are secondary**

- Medicare providers must be used
  - 99% of U.S. doctors are part of Medicare
    - ~96% of U.S. physicians "participate" in Medicare and do not balance bill
    - Providers that do not accept "assignment" can charge up to 15% more
  - Providers who have opted out of Medicare are not covered

- **2. Assign your Medicare to an Advantage plan:**
  - **Medicare Advantage**
- **Kaiser Senior Advantage, UC Medicare Choice**
- You must sign over your Medicare benefits to the plan (by form)
- Use plan ID card instead of Medicare card
- Medicare pays a flat monthly fee to the insurance company
- Medicare cannot be used separately from the Medicare Advantage plan

Medicare & Non-Medicare PPO Plan Overview

UC Medicare PPO coverage

- Original Medicare primary, Medicare PPO secondary
- Caution: <u>must use Medicare providers</u> (exception: mental health providers) unless not covered by Medicare
- Deductible only applies if not covered by Medicare (but covered by plan)
- Must use Medicare providers for non-behavioral health services
- Diabetic supplies: Medicare Part B must be billed first, Navitus 2nd
- $2,100 cap for pharmacy out-of-pocket max for prescription drugs

- Deductible : $100
- Out-of-pocket Max: $1,500 (Remains the same)

Anthem BlueCross

Benefits Beyond Medicare:

* *Acupuncture*
* *Hearing aids*
* *Services outside U.S.A.*

Cont'd UC Medicare PPO coverage

- Medicare primary: prior authorization is rarely required
- Use any Medicare provider for Medicare-covered services
- Use any licensed provider for behavioral health
- Comprehensive, world-wide coverage
- Acupuncture coverage
- Hearing aid coverage at 80%
- Skilled Nursing Facility care
  - Must meet Medicare's requirements including having been in a hospital at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital

UC High Option coverage

- For most services, plan pays 100% of balance after Medicare; you pay nothing
- $50 annual deductible, 20% coinsurance applies only to services not covered by Medicare.

Example: Acupuncture

- Original Medicare primary, UC High Option secondary
- Must use Medicare providers (exceptions for benefits beyond Medicare)
- Deductible only applies if not covered by Medicare (but covered by plan)

- $50 deductible (remains the same
- $1,050 Out-of-pocket Max (remains the same)

NEW: Medicare PPO/High Option Plan –

Additional Travel Vaccines for UC Care, HS+, Medicare PPO / High Option Supplement

- **Dengue Vaccine**
- **Cholera Vaccine Live Oral**
- **Tick-borne encephalitis virus vaccine, inactivated; 0.24 ML or 0.5 dosage, for intramuscular use**
- **Zaite Ebolavirus vaccine, live, for intramuscular use**

UC Care
Tier 1: $0
Tier 2: $0
Tier 3: 50%

Medicare PPO/High Option
After deductible is met:
IN/Preferred 20% allowed amount
OON/Non-Preferred 20% billed amount

HS+
IN: 30%
OON: 50%

2026 Blue Shield Non-Medicare Plan Changes

UC Care PPO
▪ New criteria for all weight-loss medication coverage for weight management: ▪ BMI of 40 or higher, regardless of co-morbid conditions. ▪ Members currently on these drugs who started with at least 40 BMI could continue with recertification. ▪ Blue Shield is the new vendor for both UC Care & HealthSavings+

Blue Shield Non- Medicare Medical Plan Changes

Health Savings+ HSA

- **HSA contribution limits (IRS limits)**
  - **$4,400 for single coverage** (up from $4,300)
  - **$8,750 for family coverage** (up from $8,550)
- **Increasing *UC Contribution* for the year**:
  - Up to **$750** (from $500) for single coverage
  - Up to **$1,500** (from $1,000) for family coverage
- **Same *Catch-up contribution*** for members 55 and over: $1,000 for the year
- **Same *HSA custodian*** - HealthEquity

- You are **not eligible** to enroll in UC HealthSavings+ if you:
  - Are already enrolled in Medicare.
  - Are in a split family enrollment (at least one member is in a Medicare plan)
  - Plan to enroll in UC's general-purpose Health Flexible Spending Account (FSA).
- **NEW:**

Non-Medicare retirees who were not enrolled in UC HSP while employed by UC are now eligible for HS+ during OE only

-Medicare Advantage & HMO Plan Overview-

UC Blue & Gold HMO Plan Changes

	2025	2026
BMI Criteria for Weight Loss and Appetite Suppressants for New Utilizers	BMI 30+ (Obesity) BMI 27+ with cardiovascular comorbidity or obesity-related condition	**BMI 40+ (Morbid Obesity)**

Existing members using these medications may continue if the prescribing physician certifies medical necessity and meets the Health Net PA criteria for *Continuation of Therapy*. Existing members will not be required to have BMI 40+

	2025	2026
Musculoskeletal Care (MSK) Management & Interventional Pain Management (IPM) Programs	Turning Point manages Prior Authorizations for MSK and IPM	**Evolent manages Prior Authorizations for MSK and IPM**
Sharecare Virtual Cooking Classes	N/A	**Up to five (5) virtual cooking classes to UC locations at no cost**

Kaiser HMO
Plan Design Changes

	2025	2026
BMI Criteria for Weight Loss and Anti-Obesity Drugs	BMI 40+	**BMI 40+**
	BMI < 40	**N/A**
	BMI 30+ with moderate/severe obstructive sleep apnea	**BMI 30+ with moderate/severe obstructive sleep apnea**
	BMI 27+ with one of these comorbidities: peripheral artery disease, history of stroke or heart attack	**BMI 27+ with one of these comorbidities: peripheral artery disease, history of stroke or heart attack**

Members who started treatment with BMI 40+ may access the medications for up to 24 months (if medically necessary); those who started with BMI below 40 will no longer have access to the medications if they do not have a comorbidity as outlined by KP.

Kaiser Senior Advantage *Plan Design Changes*

	2025	2026
Emergency Room Copay	$65, waived if admitted	**$100, waived if admitted**
Inpatient Hospital Copay	$250	**$350**

UC Medicare Choice

- Use any Medicare provider who will bill UHC
- Use any licensed provider for behavioral health
- Comprehensive, world-wide coverage
- No 3-day hospitalization required prior to use of skilled nursing facilities
- Foot orthotics: no diagnosis of diabetes necessary
- Gym membership

- Prior authorization required for many services
- Must use Medicare providers for non-behavioral health services
- Hearing aid benefit limited to $2,000
- 24-visit annual limit on acupuncture, chiropractic services
- Some doctors will not bill Medicare Advantage plans- confirm with provider if they accept Medicare Advantage plans

UC Medicare Choice - *Plan Changes*

	2025	2026
Emergency Room Copay (waived if admitted)	$65	**$100**
Inpatient Hospital Copay	$250	**$350**
Part B Drugs Copay (infusion therapy in an office setting)	$0	**$30**
Part D Deductible – Tiers 3 (Non-Preferred) & 4 (Specialty)	$0	**$100**
Part D Copay – Tier 4 (Specialty Rx)	$30	**30% up to $150 per prescription**
Fitness Program	SilverSneakers	**Renew Active**
Personal Emergency System	Covered	**Not covered**
CALM App	Not Covered	**Covered**

Medicare Part B copay and Medicare Part D drug deductible

- **Part D drug coverage deductible** - $100 for **Tier 3 and 4** combined, except for covered insulin products and most adult Part D vaccines.
  - What vaccines are not subject to the deductible?
    1. UHC: Will cover all Advisory Committee on Immunization Practices (ACIP) adult recommended vaccines that is coverable under the Part D benefit for $0 copay regardless of tier status. This will continue into 2026. Example vaccines include MMR, shingles vaccine, RSV, Diphtheria/tetanus/pertussis, and polio vaccines. The complete list is located here -- https://www.cdc.gov/acip-recs/hcp/vaccine-specific/.

- **Medicare Part B prescription drugs** -- $30 copayment. Part B chemotherapy drugs and vaccines would continue to be covered at a $0 copayment.
  - What chemotherapy drugs and vaccines would remain at a $0 copay?
    1. UHC: will continue to cover Part B vaccines at $0 copay (pneumococcal, influenza, COVID, and hepatitis B vaccines for high-risk individuals).
    2. Chemotherapy drugs under the $0 benefit are those infusible or IV administered drugs that are administered in the provider's office or an outpatient facility.
    3. This $0 chemotherapy drugs benefit also include oral chemotherapy drugs that are dispensed by the pharmacy but determined to be purely covered under Part B by CMS [such as generic Xeloda (capecitabine) and cyclophosphamide].

2026 Medicare Part D CMS Mandates

Plan Feature	UC Medicare PPO, UC High Option Supplement, Kaiser Senior Advantage, UC Medicare Choice	
	2025	**2026**
TrOOP	$2,000	$2,100
Total Drug Cost (TDC)	N/A	N/A
Low-Income Subsidy	Group 2: ≤100% FPL $1.60 generic $4.80 all others Group 3: ≤150% FPL $4.90 generic $12.15 all others	Group 2: ≤100% FPL $1.60 generic $4.90 all others Group 3: ≤150% FPL $5.10 generic $12.65 all others

Medical plan premiums

- UC premiums are deducted from your UC pension
- Medicare premiums are paid by you
    - Out of Social Security income, or
    - Through Medicare Easy Pay, or
    - Through quarterly billing

Medical plan premiums

- 100% of UC contribution: see rate chart

- Graduated Eligibility:
- UCRAYS (during Open Enrollment)
- UC Retiree Premium Estimator tool located on UCNet
- ALEX virtual counselor http://ucal.us/oe

- RASC Customer Service at 1-800-888-UCOP

% of UC contribution above address stamp

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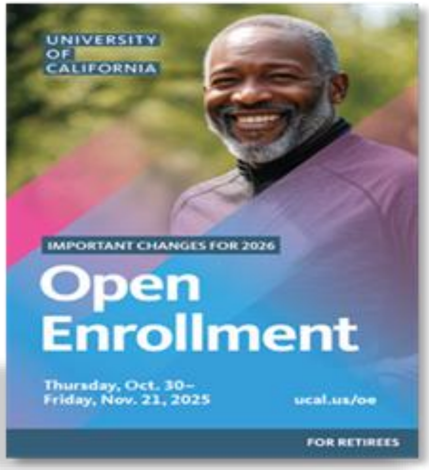

2026 Plan Costs for UC Retirees

The next few slides convey monthly costs for medical coverage that applies to retirees eligible for 100 % of the UC/employer contribution toward the premium for each plan.

If you are subject to graduated eligibility and, therefore, not eligible for the maximum UC/employer contribution, your costs may be higher than those listed in this presentation.

Sign into your UCRAYS account beginning Oct. 27, 2025 to view your 2026 costs.

2026 When All Family Members Are In Medicare

Plans	Medical – Member Share		Part B UC Reimbursement	
	Single (M)	Two Party (MM)	Single (M)	Two Party (MM)
UC Medicare Choice	$101.69	$203.38	$0.00	$0.00
Kaiser Senior Advantage	$0.00	$0.00	$185.00	$370.00
UC High Option PPO	$363.74	$727.48	$0.00	$0.00
UC Medicare PPO	$60.44	$120.88	$0.00	$0.00
UC Medicare PPO No Rx	$0.00	$0.00	$185.00	$370.00

Rates based on full UC contribution (no graduated eligibility)

When one or more family members are not Medicare- eligible

Non-Medicare/ Medicare Plans		Self + Adult 1 in Medicare	Self (in Medicare) + Child(ren)	Self + Adult, 1 in Medicare + Child(ren)	Self + 2 Adults in Medicare
Kaiser Permanente/ Senior Advantage	Your Premium	$58.87	$0.00	$251.66	$0.00
	Medicare Part B Reimbursement	$0.00	$26.37	$0.00	$347.79
UC Blue & Gold/ UC Medicare Choice	Your Premium	$565.65	$392.51	$856.47	$494.20
	Medicare Part B Reimbursement	$0.00	$0.00	$0.00	$0.00
UC Care/ UC Medicare PPO	Your Premium	$558.68	$376.20	$874.44	$436.64
	Medicare Part B Reimbursement	$0.00	$0.00	$0.00	$0.00

2026 Non-Medicare (pre-65) Retiree Share

Plans	Single (U)	Adult + Child(ren) (UC)	Two Adults (UA)	Family (UAC)
UC B&G HMO	$363.53	$654.35	$827.49	$1,118.31
Kaiser CA HMO	$240.99	$433.78	$570.15	$762.94
HealthSavings+	$292.86	$527.15	$679.08	$913.37
UC Care	$394.70	$710.46	$892.94	$1,208.70

2026 Plan Changes – Dental Plans

Dental Administrator Evaluation Findings

- Dental provider retention is an industry issue experienced by all dental administrators.
- Delta Dental continues to have the broadest overall provider network.
- Leaving Delta Dental would cause network provider disruptions for 20% (80,000) UC members.

Dental PPO Plan Enhancements

	Delta Dental PPO Providers	Delta Dental Premier Providers (Increased coverage from 75%)	Out-of-Network Providers (Increased coverage from 75%)
Sealant Benefits	100%	80%	80%
Endodontics (Root Canals)	80%	80%	80%
Periodontics (Gum Disease)	80%	80%	80%
Oral Surgery	80%	80%	80%

Coverage for Delta Dental Premier and Out-of-Network for certain services are increasing from 75% to 80%, based on the plan allowance. There are no benefit changes for the Delta Dental Care HMO plan.

VISION- VSP

- 2% premium increase retirees
- NO benefit changes for retirees in 2026

LEGAL

ARAG

1-800-828-1395

Client ID: 11700

No rate changes

-No benefit or rate changes for 2026

-Legal is open during open enrollment

2026 Member ID Cards

Medicare PPO Plans administered by Anthem Blue Cross and Navitus	
UC Medicare PPO	All Members: 2 ID cards: Medical card from Anthem and pharmacy card from Navitus Anthem Health Guide will continue to provide customer service
UC High Option Supplement to Medicare	
UC Medicare PPO w/o Rx	All Members: Medical ID card from Anthem. Anthem Health Guide will continue to provide customer service
Medicare PPO Plan insured by UnitedHealthcare	
UC Medicare Choice	All Members: new ID card with new copay info

Andrew Fung a UC dedicated Fidelity workplace financial consultant.

Contact information:
Email: Andrew.Fung@fmr.com

- Understanding your Retirement Saving Program
- Evaluating your individual situation and priorities
- Rollovers into UC Retirement Saving Program
- Comprehensive retirement income planning
- Legacy planning, charitable giving, and tax strategies

Retirement Administration Service Center (RASC)

Open Enrollment Office Hours with RASC

Open Enrollment is from Oct. 30 to Nov. 21, 2025. We can help!

Open Enrollment office hours with the RASC Insurance Team

These sessions are a great opportunity to have your questions about Open Enrollment answered!

Join us every Thursday from noon to 1 p.m.:

- Oct. 23
- Oct. 30
- Nov. 6
- Nov. 13
- Nov. 20

Link for virtual access:
https://UCOP.zoom.us/webinar/register/WN_R5gvXDsWQDSGgAXLWQvLaQ

During these sessions, the Insurance Team will be available to explain enrollment procedures, share best practices, and guide you through the steps of the Open Enrollment (OE) process. They will also provide useful resources to support you. Please note that these sessions are informational and will not include discussions about specific plan options or personalized recommendations.

We look forward to seeing you there!

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- **UCnet Open Enrollment Website: ucal.us/oe**
- OE content and 2026 plan rates
- Which Medicare/Medical Plan is Right for You

- RASC call center open at 7:00am
- RASC Open Enrollment office hours

- **Emeriti & Retiree Coordinator**
- Ellen.Pasternack@hr.ucsb.edu

- **UCSB Health Care Facilitator**
- Janelle.Mirzaei@hr.ucsb.edu
- Phone: 805-893-3450
- Recorded videos of Retiree OE Highlights and Medical plan Changes for Medical & Non-Medical plan Changes will be posted on our HCF YouTube channel.

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