Take control of your health

Open Enrollment
Oct. 27–Nov. 18, 2022
Open Enrollment (OE) Dates

Starts

Thursday, October 27, 8:00 AM

Ends*

Friday, November 18, 5:00 PM
Actions & Reminders

- **Change** or enroll in medical, dental, vision
- **Add** eligible family members in medical, dental, vision or legal
- **Enroll** in Health and/or Dependent Care FSA (must re-enroll each year)
- **Start** or change contribution to Health Savings Account (HSA)
- **Learn** more about your plans

**Reminder:** If you do not wish to make any changes, you do not need to take any action (except for Health and/or Dependent FSA, you must re-enroll each year). Your current insurance coverage will continue, but your costs may change.
All Medical Plans Continue in 2023

- UC Blue & Gold HMO
- Kaiser HMO
- UC Care PPO
- Health Savings Plan
- Core
- Delta Dental PPO
- DeltaCare USA
- Vision Services Plan

Open Enrollment
Oct. 27–Nov. 18, 2022
2023 Employee Pay Bands

Pay band thresholds adjusted each year based on the Consumer Price Index (CPI) from the California Department of Finance’s index for urban wage earners and clerical workers (CPI-U)

<table>
<thead>
<tr>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 $61,000 and under</td>
<td>1 $65,000 and under</td>
</tr>
<tr>
<td>2 $61,001-$120,000</td>
<td>2 $65,001-$129,000</td>
</tr>
<tr>
<td>3 $120,001-$180,000</td>
<td>3 $129,001-$194,000</td>
</tr>
<tr>
<td>4 $180,001 and above</td>
<td>4 $194,001 and above</td>
</tr>
</tbody>
</table>

Definition of Range for the 2023 Medical Contribution Base Using Full-Time Salary as of January 2022
# Changes in Employee Medical Rates

## 2023 Changes in Employee Rates

<table>
<thead>
<tr>
<th>$ Difference</th>
<th>Coverage Tier</th>
<th>EE</th>
<th>EE + C</th>
<th>EE + S</th>
<th>EE + Fam</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Blue &amp; Gold HMO</td>
<td></td>
<td>$15.32</td>
<td>$27.58</td>
<td>$33.66</td>
<td>$45.92</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td></td>
<td>$1.93</td>
<td>$3.48</td>
<td>$4.24</td>
<td>$5.79</td>
</tr>
<tr>
<td>UC Health Savings Plan</td>
<td></td>
<td>$4.47</td>
<td>$8.05</td>
<td>$9.79</td>
<td>$13.37</td>
</tr>
<tr>
<td>UC Care</td>
<td></td>
<td>$27.29</td>
<td>$49.12</td>
<td>$64.33</td>
<td>$86.16</td>
</tr>
</tbody>
</table>

- Employee contribution increases are less than $14 for Kaiser and UC Health Savings Plan
- Employee contribution increases for UC Care range from $27 to $87 and for UC Blue & Gold $15 to $46

*Rates subject to collective bargaining unit agreements*
2023 Employee Contributions

<table>
<thead>
<tr>
<th>2023 Contributions</th>
<th>Pay Band 1 ($65,000 and Under)</th>
<th>Pay Band 2 ($65,001 to $129,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EE</td>
<td>EE+C</td>
</tr>
<tr>
<td>UC B&amp;G HMO</td>
<td>$84.37</td>
<td>$151.87</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$28.87</td>
<td>$51.97</td>
</tr>
<tr>
<td>HSP</td>
<td>$28.16</td>
<td>$50.70</td>
</tr>
<tr>
<td>UC Care</td>
<td>$169.03</td>
<td>$304.25</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2023 Contributions</th>
<th>Pay Band 3 ($129,001 to $194,000)</th>
<th>Pay Band 4 (Over $194,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EE</td>
<td>EE+C</td>
</tr>
<tr>
<td>UC B&amp;G HMO</td>
<td>$161.73</td>
<td>$291.11</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$106.23</td>
<td>$191.21</td>
</tr>
<tr>
<td>HSP</td>
<td>$105.52</td>
<td>$189.94</td>
</tr>
<tr>
<td>UC Care</td>
<td>$246.39</td>
<td>$443.49</td>
</tr>
</tbody>
</table>

$0 Employee Premium Contribution for the CORE Plan

- These deductions are pre-taxed contributions

Open Enrollment
Oct. 27–Nov. 18, 2022
Enhanced Infertility Benefits 2023

Anthem

UC Care, CORE, UC HSP

Today: Benefits Coverage only for the diagnosis of the cause of infertility (covered at 20% coinsurance for in-network and UC Select)

2023 Enhanced Infertility Benefits

Coverage for the IVF, GIFT, ZIFT
up to 2 treatment cycles lifetime limit
50% co-insurance.

IVF- In Vitro Fertilization
GIFT- Gamete Intrafallopian transfer
ZIFT- Zygote Intrafallopian transfer

Open Enrollment
Oct. 27–Nov. 18, 2022
Services include but not limited to:
- Coordination of benefits
- Obtain referrals
- Locate network providers
- Arrange second opinions
- Explain a diagnosis and many more

- **Accolade Health Care Advocates** to replace Anthem Health Guides
  - New UC-dedicated phone number
  - Accolade, Inc. mobile app
  - Member portal: member.accolade.com
  - Virtual medical care questions /psychology care, second opinions, clinical support

- [uchealthplans.com](http://uchealthplans.com) to replace [ucppopplans.com](http://ucppopplans.com)

**Phone Number:** 1-866-406-1182

**Open Enrollment**
Oct. 27–Nov. 18, 2022
## Enhanced Infertility Benefits

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered at 50% coinsurance (no lifetime limit):</strong></td>
<td><strong>Covered at 50% coinsurance</strong></td>
</tr>
<tr>
<td></td>
<td>- Diagnosis, evaluation, and treatment of underlying cause of infertility</td>
<td>- Up to 2 cycles lifetime limit/member</td>
</tr>
<tr>
<td></td>
<td>- Artificial Insemination</td>
<td>- IVF</td>
</tr>
<tr>
<td></td>
<td>- Rx</td>
<td>- GIFT</td>
</tr>
<tr>
<td></td>
<td>- Medical</td>
<td>- ZIFT</td>
</tr>
<tr>
<td></td>
<td>- GIFT</td>
<td></td>
</tr>
</tbody>
</table>

**IVF - In Vitro Fertilization**

**GIFT - Gamete Intrafallopian transfer**

**ZIFT - Zygote Intrafallopian transfer**
## Kaiser Permanente HMO Plan Changes

### Enhanced Infertility Benefits

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2022</strong></td>
<td><strong>2023</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Covered at 50% coinsurance (no lifetime limit):</strong></td>
<td><strong>Covered at 50% coinsurance Up to 2 cycles lifetime limit/member:</strong></td>
<td></td>
</tr>
<tr>
<td>- Rx</td>
<td>- Medical - Artificial Insemination</td>
<td></td>
</tr>
<tr>
<td>- Diagnosis and treatment of underlying cause of infertility</td>
<td>- IVF - GIFT - ZIFT</td>
<td></td>
</tr>
</tbody>
</table>

**Open Enrollment**
Oct. 27–Nov. 18, 2022

IVF- In Vitro Fertilization
GIFT- Gamete Intrafallopian transfer
ZIFT- Zygote Intrafallopian transfer
Kaiser Permanente HMO Plan Changes

2022

- Diagnosis and Treatment of Infertility
- Artificial Insemination
- 50% coinsurance

2023

- Outpatient Imaging, Lab, & Other Diagnostic & Treatment Services
- No cost share

Open Enrollment
Oct. 27–Nov. 18, 2022
# Kaiser Permanente HMO Plan Changes

<table>
<thead>
<tr>
<th>Service</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male Condoms</td>
<td>Not Covered</td>
<td>Covered by Rx @ No Charge</td>
</tr>
<tr>
<td>Breastfeeding Supplies</td>
<td>Not Covered</td>
<td>Breast milk storage equipment &amp; supplies as clinically indicated @ No Charge</td>
</tr>
<tr>
<td>Breastfeeding Services</td>
<td>Office Visit Copay ($20)</td>
<td>Additional lactation support services @ No Charge</td>
</tr>
</tbody>
</table>
Kaiser Permanente HMO Plan Changes

Mental Health Parity and Addiction Equity Act (MHPAEA)

➢ Outpatient Other Items and Services – As of 2023, there will be No Copay for the below services

• Mental Health Outpatient – Intensive Outpatient Program
• Mental Health Outpatient – Partial Hospitalization Program
• Intensive Applied Behavioral Analysis (ABA) Program for Autism

➢ Outpatient Other Items and Services – As of 2023, there will be No Copay for the below services

• Substance Use Disorder Outpatient – Intensive Outpatient Program
• Substance Use Disorder Outpatient – Methadone Maintenance Program
Virtual Behavioral Coaching Program

- 8-week self-paced program
- Help manage symptoms of depression, stress, and anxiety
- Coach assigned for weekly 1:1 sessions; responds to text messages within 24 hours
- Online scheduling

Sanvello CBT App to Self Care (by AbleTo)

- Tools and techniques based on CBT concepts and mindfulness
- Weekly assessments, daily mood tracking, skill-building and topical content

1/1/23 - New members will be directed to Self Care by AbleTo
1/1/23 – 12/31/23 Existing users of Sanvello Premium will be prompted to transition to SelfCare at the renewal of their annual subscription.
1/1/24 Free and Premium instances of Sanvello app will sunset and no longer available in the App Store Users wanting to access self-help benefits will be directed to Self Care

CBT= Cognitive Behavioral Therapy
Questions
**Delta Dental**

- Cone Beam CT Imaging benefit added for 2023. Paid 100% for in-network providers
- UC continues to pay 100% of the cost for employees & retirees eligible for the full UC contribution

**Delta Dental USA HMO**

- No changes to benefits

**Cone beam CT imaging**: A special type of X-Ray, it provides 3D images of your teeth, soft tissue, nerve pathways & bone in a single scan. The scan will be used to evaluate diseases of the jaw, surgical planning, placement for dental implants, and locating the origin of pain or pathology.
VSP
UC pays full cost for employees & families

No benefit changes for active employees
Non – Medical Plans

**Supplemental Health - Aflac**
- No benefit or rate changes
- Enrollment now available on UCPATH

**Disability – Lincoln Financial Group**
- Rate changes for short term disability 7.5% increase
- Not open for enrollment during OE*

**Legal- ARAG**
- No rate changes
**Benefit Enhancements**
- Estate planning
- Funding a trust
- Domestic relation orders
- Driving restoration- DWI
- Foreclosure
- Neighbor disputes
- Property tax

**Life & AD&D- Prudential**
- No benefit or rate changes
- Life is not open during OE*
- Enrollment and changes to your AD&D is always open

*Apply anytime with EOI

**Open Enrollment**
Oct. 27–Nov. 18, 2022
UC Health Savings Plan Changes

- Health Equity continues as the custodian for UC HSAs
- Health Saving Account (HSA) IRS maximum contribution
  - $3,850 for individual coverage
  - $7,750 for family coverage
- Catch-up contribution for members 55 years or older remains the same at $1,000
- UC contribution also remains the same
  - Up to $500 for single
  - Up to $1,000 for family coverage

IN-Network deductible
- $1,500 for individual ($100 increase from 2022)
- $3,000 for family coverage ($200 increase from 2022)

• No changes to the Out-of-Network deductible
Flexible Spending Accounts (FSAs)

Reminder: if you want to participate in the FSAs, you must re-enroll each year

2023 Health Care FSA Contribution limit $2,850 ($100 increase from 2022)

- Health FSA carryover limit
- $570 for carryover from 2022 to 2023 Plan Year

2023 Dependent Care FSA Contribution Limit
- $5,000 for non-highly compensated employees
- $3,000 for Highly-Compensated Employees as defined by the IRS
  - $135K or greater income in 2022

- 2021 Plan Year DepCare Grace Period Extension (There is no carryover feature)
- Expenses must be incurred by December 31, 2022
- Claims submission deadline January 31, 2023
- 2022 DepCare and Health FSA filing deadline: April 15, 2023
- 2023 DepCare and Health FSA filing deadline: April 15, 2024

DepCare- Dependent FSA intended for eligible caregiving expenses for your child (up to 13) or eligible adult dependent.
New for 2023: Limited Purpose Flexible Spending Account (LPSFA)

Available only to employees meeting all of the following criteria:

• Are eligible for the Faculty/Staff Benefits program

• Participated in the Health FSA during the 2022 plan year & have funds to carry over to HSA

• Have a carry-over balance greater than $25 at the end of that plan year.
• Enroll in the UC Health Savings Plan for the following plan year

LPSFA- is a pre-tax benefit used to pay for eligible dental, vision care and post-deductible medical expenses for participants enrolled in a High Deductible Health Plan (HDHP). The LPSFA is similar to the regular Health Care FSA but is designed to work in conjunction with your Health Savings Account (HSA).
Limited Purpose Flexible Spending Account Facts (LPSPA)

- LPFSA account will be created for eligible employee automatically - employee does not need to enroll and can’t opt-out.

- Balance of the Health FSA that is eligible for carry-over – up to $570 - is placed in the LPFSA

- Contributions are limited to the Health FSA balance - the participant may not contribute additional funds

- Generally, eligible expenses are restricted to dental, vision and preventive care services

- Participation is limited to one year

- Employee may not re-enroll in the LPFSA for a subsequent plan year

- Any balance remaining in the LPFSA at the end of the run-out period for the plan year is forfeited
Open Enrollment Resources

• UCnet Open Enrollment Website: ucal.us/oe
  • OE content and plan costs for Faculty/Staff & Retirees

• UCSB Human Resources ServiceNow
  • Benefits education, general open enrollment questions
  • Employee Services ▶ Benefits Administration ▶ Open Enrollment Questions

• UCPATH: sso.ucsb.edu
  • Please visit UCPATH to submit OE changes
# October 19th Open Enrollment Mailing

Data pulled: September 28, 2022

<table>
<thead>
<tr>
<th>Date</th>
<th>Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct. 19</td>
<td>Open enrollment booklets mailed</td>
</tr>
<tr>
<td>Week of Oct 24</td>
<td>2023 OE website: highlights &amp; changes, Alex link, Plan chooser tool</td>
</tr>
<tr>
<td>Oct. 27</td>
<td>Open enrollment begins- UC announcement</td>
</tr>
<tr>
<td>Nov. 9</td>
<td>UCnetwork/ UCNET: OE reminder</td>
</tr>
<tr>
<td>Nov. 14</td>
<td>UCNET- final reminder OE ends Nov 18th</td>
</tr>
</tbody>
</table>

Faculty & staff packet

Retiree packet

Out-of-state Medicare retiree (via benefits) booklet

---

Open Enrollment

Oct. 27–Nov. 18, 2022
Please join us at the UC systemwide virtual benefits VFAIR on **October 24, 2022 at 8:00am** to learn more about the 2023 benefit changes and enhancements.

Stop by our UCSB virtual booth! Plus gain insight on what’s happening during Open Enrollment and how changes to benefits could impact you and your family.

Register for event: [https://ucbenefitsfair.vfairs.com/](https://ucbenefitsfair.vfairs.com/)
Need help choosing a plan?

UCOP will host a systemwide virtual Benefits Fair for all employees on October 24, 2022 at 8:00 am. Please join us at the virtual fair to learn more about the 2023 benefits and check out our UCSB virtual booth! Please register below.

Register: https://ucbenefitsfair.vfairs.com/

Open Enrollment 2023
October 27 (8:00am) –November 18, 2022 (5:00pm)

Medical Plan Comparison
Zoom hosted webinar that will provide a side-by-side comparison of the UC non-Medicare medical plans

November 2, 2022 9:00am
Join Zoom Link
Webinar ID: 815 5552 1438
Passcode: 264537

November 10, 2022 3:00pm
Join Zoom Link
Webinar ID: 834 1721 3365
Passcode: 507576

Learn more about your benefits at your own pace:

Insurance Plan websites
Find plan summaries, plan booklets, provider directories, recommended drugs lists, behavioral health info and more

UC Plus Supplemental Plans
Three supplemental health plans- Accident, Critical Illness and Hospital indemnity that complement your UC medical and disability coverage

Open Enrollment election deadline is November 18 at 5:00pm
Open enrollment changes will be effective as of January 1, 2023
Thank you!