Outstanding benefits are among the many rewards of working for UCSB.
Getting Started with Benefits

1. UC Health Benefits
2. Retirement Benefits
3. Resources
4. When, Where, and How to enroll
Presenters:
- Rebecca Preza - Medical, Dental & Vision
- Ana Martínez - Disability, Life Insurance, Flexible Spending Accounts, Bright Horizons, Pet Insurance
- Cesar Cap - Retirements Benefits – Fidelity

UCSB Human Resources Office
- Hours: 8:00 – 12:00 (closed 12:00- 1:00) 1:00 – 4:00
- HR ServiceNow: https://ucsb.service-now.com/global

UCPath Center
- Phone: 855-982-7284
UCSB Human Resources  https://www.hr.ucsb.edu/

- HR ServiceNow- HR questions, assistance, requests
- New Employee Orientation Benefits Slides (NEBO)

On HR UCSB website → New Employees → under Useful links
UCPath Benefits Webinar

- Employees who are eligible for Full and Mid-Level benefits:
  Every Friday from 10:30AM to 12:00PM
- Employees who are eligible for Core benefits:
  2nd Thursday of the Month from 10:30AM to 12:00PM

How to Attend:

- Join a meeting: https://UCOP.zoom.us/j/9517875041 (www.zoom.us) Meeting ID code: 951 787-5041

Questions:

- Contact UCPath Center at 855-982-7284

Monday-Friday 8:00AM – 5:00PM
New Employee Benefits Roadmap

Health Benefits **(front)**
- Benefit Package
- How to Enroll
- Learn about Health Benefits

Retirement Benefits **(back)**
- Retirement Choices
- How to Enroll
- Learn about Retirement Benefits
Welcome Folder – Health Benefits

Which medical plan is right for you?

Your benefits at a glance

2019
A Complete Guide to Your UC Health and Welfare Benefits

See Blue Insert for plan contact information
UCnet

- New Employee Section
- Plan descriptions
- How to “Roadmaps”
- Links to insurance contacts
- Videos to compare plans

UCnet.universityofcalifornia.edu
UCnet Videos

- Benefits of Belonging
- The Best Plan for You and Your Family
- Making the Most of Your Medical Benefits
- Medical Terms and Concepts
- Disability benefits
Health Insurance Websites

- Provider directories
- Prescription drug lists
- Wellness programs
- Member website
- Wellness Programs
FAQs - Health Benefits

■ When do health benefits start?
  – For most plans you are covered on your first day of work (date of hire)

■ What is the deadline for enrolling in health benefits?
  – You have 31 days from your date of hire to enroll in health benefits. This is your Period of Initial Eligibility (PIE).

■ How do I enroll in health benefits?
  – Go to UCnet.universityofcalifornia.edu
  – Select Your Location
A little about you..

- Have you enrolled in your own insurance before?
- Have you had an HMO plan?
- Have you had a PPO plan?
- Do you know the difference between an HMO and PPO plan design?
What are your priorities?

- Cost to enroll – monthly premium
- Cost of care
  - Predictable, low cost copays
  - Pay a % of each service
  - Worst case scenario – Out of pocket maximum
- Choice of providers
  - HMO medical group physicians
  - PPO preferred network or any provider
- Effort to manage – coordinating care & bills
Which medical plan is right for you?

- Medical Plans
- Summary of services
- Cost of care
- Monthly premiums

Union Members
Some rates may be different
Preventive Care

- ALL medical plans cover preventive care at 100% with in-network providers

- Preventive care includes:
  - Annual well visit and labs
  - Well woman visits and labs
  - Preventive screening tests
  - Immunizations

- See list of preventive services on the plan websites
UC HMO Medical Plans

- UC Blue & Gold HMO
  (formerly Health Net Blue & Gold HMO)

- Kaiser

- Western Health Advantage (Available in Davis area only)
Health Plans

- Medical
- Dental
- Vision
Health Maintenance Organizations (HMO)

■ UC Blue & Gold HMO
  - **Sansum Clinic** - Santa Barbara, Lompoc, Santa Ynez
  - **SB Select IPA** - Santa Barbara
  - **Regal** - Ventura
  - **Physician’s Choice** - Santa Maria

■ Kaiser Permanente HMO
  - *closest facilities Ventura & Los Angeles County*
Using the UC Blue & Gold or Kaiser HMO Plan

You select Primary Care Physician (PCP)

When you need care go to your PCP

PCP refers you to specialist, x-ray, lab, hospital

- Find a Doctor on UCnet
- Live or work within 30-miles of medical group
- Care is coordinated by PCP and medical group
- If away from medical group, plan will only cover urgent or emergency care
## Cost of Care - UC Blue & Gold & Kaiser HMO

Predictable, low cost copays for services and drugs

<table>
<thead>
<tr>
<th>Service</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>$20</td>
</tr>
<tr>
<td>Labs, radiology</td>
<td>$0</td>
</tr>
<tr>
<td>Urgent Care Visit</td>
<td>$20</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$100</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$250</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75</td>
</tr>
</tbody>
</table>

No Deductible
HMO - Best Fit if..

- Like lower monthly premiums
- Like low cost, predictable copays for care
- Like having a Primary Care Physician who helps manage your care
- Are satisfied with the specialists in the HMO medical group
- Don’t have family members living outside the California HMO service area
UC PPO Medical Plans

- UC Care
- Health Savings Plan
- Core

[Anthem BlueCross logo]
Preferred Provider Organization - PPO

- You direct your own care, you decide where to receive services
- You pay annual deductibles before plan pays
- After deductible, you share the cost of each service with the plan - coinsurance
- Your costs are lower if you select preferred providers
- “Out-of-pocket Maximum” limits your financial liability
UC Care PPO

- PPO plan designed for UC
- International plan
  - Employee & family members may live anywhere
  - Comprehensive coverage worldwide
## UC Care Costs

<table>
<thead>
<tr>
<th>UC Select (Tier 1)</th>
<th>Anthem Preferred (Tier 2)</th>
<th>Non-Preferred Out-of-Network (Tier 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay copays</td>
<td>Deductible</td>
<td>Deductible</td>
</tr>
<tr>
<td></td>
<td>You pay 20% Coinsurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Plan pays 50% of allowed rate</td>
<td></td>
</tr>
</tbody>
</table>

- Costs are based on the **network/tier** the provider is in and the **service**
- Not all services are covered at the UC Select tier
- Some services are covered only at the Anthem Preferred and Non-Preferred tiers
# UC Care Providers

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Select</td>
<td>Anthem Preferred</td>
<td>Non-Preferred Out-of-Network</td>
</tr>
<tr>
<td>UC Medical Centers</td>
<td>In CA: Anthem PPO</td>
<td>Not contracted with Anthem in US</td>
</tr>
<tr>
<td>Other local providers</td>
<td>In US: Blue Cross/Blue Shield</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outside US: BlueCross BlueShield Global Core or any provider</td>
<td></td>
</tr>
</tbody>
</table>

You have access to providers in all three tiers.
## UC Care – Network providers near UCSB

<table>
<thead>
<tr>
<th>UC Select (Tier 1)</th>
<th>Anthem Preferred (Tier 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Santa Barbara limited to</td>
<td></td>
</tr>
<tr>
<td>Sansum Clinic</td>
<td></td>
</tr>
<tr>
<td>Quest Lab</td>
<td></td>
</tr>
<tr>
<td>Unilab</td>
<td></td>
</tr>
<tr>
<td>Pacific Diagnostic Lab</td>
<td></td>
</tr>
<tr>
<td>Pueblo Radiology</td>
<td></td>
</tr>
<tr>
<td>Cottage Hospitals</td>
<td></td>
</tr>
<tr>
<td>Additional providers in</td>
<td></td>
</tr>
<tr>
<td>Ventura, Santa Maria &amp; Lompoc</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Anthem PPO physicians &amp; facilities</td>
</tr>
</tbody>
</table>

Provider Directory: [ucppopplans.com](http://ucppopplans.com)
## Deductible, Coinsurance, Out of Pocket Max

**UC Care Example:**
Individual Coverage
Anthem Preferred (Tier 2)

<table>
<thead>
<tr>
<th>You pay</th>
<th>You share cost with plan</th>
<th>Plan pays 100% after you pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250 Annual Individual Deductible</td>
<td>20% Coinsurance</td>
<td>OOPM $6,600</td>
</tr>
</tbody>
</table>
UC Care- Best Fit if..

- You like to manage your own care; no PCP or referrals needed
- Ability to select any physician
- You understand that costs for services will vary depending on the physician you select
- You don’t mind paying more than an HMO for a larger choice of physicians
- You’re living outside of California OR out of the HMO service areas
Health Savings Plan (HSP)

Combines high deductible PPO with Savings account to pay out-of-pocket expenses

Medical Coverage + Health Savings Account

Anthem BlueCross  HealthEquity
Who is eligible for Health Savings Plan?

Health Savings Account members:

- Must live in US
- Can’t be claimed as a dependent on someone else’s tax return

Can’t be enrolled in:

- Health Flexible Spending Account (FSA)
- Other traditional health plan
- Medicare Part A or B
Anthem HSP - Medical Plan

- High deductible that must be paid before the plan starts sharing in the cost of care
- Deductible and OOPM shared by all family members
- Medical, drug and behavioral health expenses apply to deductible and OOPM
- Anthem PPO are in-network providers
- When traveling out of US, coverage for emergency and urgent care only
## Anthem HSP – Medical Plan Design

<table>
<thead>
<tr>
<th>Deductible</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1,350</td>
<td>$2,550</td>
</tr>
<tr>
<td>Family (2 or more)</td>
<td>$2,700</td>
<td>$5,100</td>
</tr>
</tbody>
</table>

### Member Cost Sharing
(Coinsurance for medical services & drugs)

- **In Network**: 20%
- **Out of Network**:
  - Plan pays 60% of allowed rate
  - You pay balance

<table>
<thead>
<tr>
<th>Out-of-Pocket Max</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>(includes deductible)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Family (2 or more)</td>
<td>$6,400</td>
<td>$16,000</td>
</tr>
</tbody>
</table>
**Health Savings Account (HSA)**

- UC makes one annual contribution to HSA
- You may contribute pre-tax funds to HSA (optional)
- Funds rollover from year to year
- Funds belong to you, even if you leave UC employment
- Use the HSA funds to pay the deductible and other health expenses including dental and vision

![Diagram showing the interaction between Health Savings Account Plan and High Deductible Insurance, highlighting key benefits such as protecting from big medical bills, helping pay deductible, tax-deductible deposits, tax-deferred growth, and being tax-free for medical care.](image-url)
Annual Contributions to HSA

- UC Contributions are prorated based on the month the plan starts (see chart on UCnet)

- Call HealthEquity if you have questions about contribution limits.

- Table is based on coverage that starts on 1/1/19.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>IRS Annual Limit</th>
<th>UC Contribution</th>
<th>Your Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,500</td>
<td>$500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000</td>
<td>$1,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

Annual catch-up contribution for age 55+: $1000
Health Savings Plan - Best Fit if..

- You like lower monthly premiums
- You like the tax advantages of the HSA
- You want to build-up a saving account for future expenses
- You have **few** medical or drug expenses and expect to rollover HSA dollars
- You have **many** medical or drug expenses and will contribute to HSA so you can save taxes on health expenses
- You like managing your own care
- You don’t mind managing medical accounts
Core

- High deductible PPO medical plan
- **Medical, drug** and **behavioral health expenses** apply to the deductible and OOPM
  - *Annual deductible is $3,000 per individual*
  - *After deductible, you pay 20% co-insurance*
  - **OOPM:**
    - *Individual $6,350;*
    - *Family $12,700 (shared by all)*
- You select network or non-network providers
Tele-Health

- Medical & Behavioral Health
- Urgent care or routine care for the diagnosis/treatment of common illnesses, skin conditions, etc.
- Pre-registration recommended
## Prescription Drugs

Preferred Drug List (Formulary) is different for each carrier

<table>
<thead>
<tr>
<th>Cost</th>
<th>UC B&amp;G HMO</th>
<th>UC Care</th>
<th>Health Savings Plan</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail (30 day)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$5</td>
<td></td>
<td>You pay full cost of medication until you satisfy the deductible</td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-formulary</td>
<td>$40</td>
<td></td>
<td>After deductible, you pay 20% at preferred pharmacies</td>
<td></td>
</tr>
<tr>
<td>Mail Order (90 day)</td>
<td>$10</td>
<td>$50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail (Maintenance)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$80</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-formulary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Behavioral Health Insurance

- Counseling and substance abuse treatment
- Care by therapists, psychologist, psychiatrist
- Plans have different provider options and benefits
## Behavioral Health - Provider Networks

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Blue &amp; Gold HMO (Health Net)</td>
<td>Managed Health Network (MHN)</td>
<td>No coverage</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>Optum BH or Kaiser BH</td>
<td>No coverage</td>
</tr>
<tr>
<td>*See plan docs for Kaiser clinicians</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Care Health Saving Plan Core</td>
<td>Anthem BH</td>
<td>Non-Anthem</td>
</tr>
</tbody>
</table>
Behavioral Health – Costs for Office Visits

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Blue &amp; Gold</td>
<td>MHN</td>
<td>No coverage</td>
</tr>
<tr>
<td>Kaiser*</td>
<td>1-3 visits no charge</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4 or more $20 per visit</td>
<td></td>
</tr>
<tr>
<td>UC Care</td>
<td>After deductible, plan pays 50% of allowed rate</td>
<td></td>
</tr>
</tbody>
</table>
### Behavioral Health – Costs for Office Visits

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Plan</td>
<td>After deductible, you pay 20%</td>
<td>After deductible, plan pays 60% of allowed rate</td>
</tr>
<tr>
<td>Core</td>
<td>After deductible, you pay 20%</td>
<td>After deductible, plan pays 80% of allowed rate</td>
</tr>
</tbody>
</table>
Dental Insurance Plans

■ Choice of two plans:
  - Delta Dental PPO
  - DeltaCare USA (HMO)

■ Premium paid in full by UC

A Complete Guide to Your UC Health Benefits, Pages 24 - 27
## Dental Plan Comparison

<table>
<thead>
<tr>
<th>Delta Dental PPO</th>
<th>Delta Care USA (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worldwide Coverage</td>
<td>California Service Area</td>
</tr>
<tr>
<td>Choose Delta PPO or non-Delta</td>
<td>Assigned to dental group</td>
</tr>
<tr>
<td>• Large network in Santa Barbara</td>
<td>• Small network in Santa Barbara</td>
</tr>
<tr>
<td>Coinsurance 20% - 50%</td>
<td>Copays</td>
</tr>
<tr>
<td>Annual $50.00 Deductible per person</td>
<td>- upgrades cost more</td>
</tr>
<tr>
<td>Maximum benefit up to $1700</td>
<td>No maximum benefit</td>
</tr>
</tbody>
</table>

Preventive care covered 100%
Delta Dental PPO

Best Fit if..

- You like being able to select any dentist
- You don’t mind paying more for services to get a larger choice of dentists
- You don’t expect to exceed the annual maximum benefit of $1,700
- You’re living outside of California
DeltaCare USA (HMO)

Best Fit if..

- You don’t mind having a **limited** choice of dentists
- You are able to ask questions about the additional costs for “upgrades”
- You like lower out of pocket costs for services
- You expect to have major dental work that will exceed the Delta PPO maximum benefit
- You or a family member needs orthodontic services
Vision

- Premium paid in full by UC
- Select VSP doctor for lower costs
- Limited reimbursements for non-VSP doctor
- Find VSP Choice providers: www.vsp.com

Routine Exam

**Exam**: $10 co-pay (1 per calendar year)
**Lenses**: One set every year
**Frames**: $160 allowance (every other year)

or

**Contact lenses**: $110 allowance (per calendar year)
Wellness Programs

- Variety of resources and tools including discount programs, articles, videos, classes, well-being assessment, tracking tools and more! Access online resources through your health plan administrator.
Thank You
Other Insurance & Tax-Savings Accounts

- Disability Insurance
- Life Insurance
- Flexible Spending Accounts
- Bright Horizons
- Pet Insurance

See booklet for these plans

- Accidental Death and Dismemberment – page 39
- Legal – page 43

A Complete Guide to Your UC Health Benefits
Disability Insurance

What is Disability Insurance?
Disability Insurance provides partial wage replacement when you are unable to work because of an illness, injury or childbirth.

- No State Disability Insurance (SDI) coverage
- Workers’ Compensation (work related only)

Enroll during PIE without a Statement of Health!
Disability Insurance – Overview of Plans

**Basic Disability**
- **Paid by UC**: Enrollment is automatic
- **Limited monthly benefits, up to 6 months of coverage**

**Voluntary Short-Term Disability**
- **Paid by you**
- **Up to 6 months of coverage**

**Voluntary Long-Term Disability**
- **Paid by you**
- **Long term benefits**
# Disability Insurance Options

<table>
<thead>
<tr>
<th>Plan</th>
<th>Basic Disability</th>
<th>Voluntary Short-Term</th>
<th>Voluntary Long-Term</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>Full, mid-level and core</td>
<td>Full, mid-level and core</td>
<td>Full, mid-level and core</td>
</tr>
<tr>
<td><strong>Enrollment</strong></td>
<td>Automatic</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td><strong>Waiting Period</strong></td>
<td>14 days*</td>
<td>14 days*</td>
<td>6 months**</td>
</tr>
<tr>
<td><strong>Benefit Percentage</strong></td>
<td>55% to a maximum of $800/month</td>
<td>60% to a maximum of $15,000/month</td>
<td>60% to a maximum of $15,000/month</td>
</tr>
<tr>
<td><strong>Duration</strong></td>
<td>24 weeks</td>
<td>24 weeks</td>
<td>Social Security Normal Retirement Age</td>
</tr>
<tr>
<td><strong>Definition of Disability</strong></td>
<td>Own Job</td>
<td>Own Job</td>
<td>24 month own occupation; then any occupation</td>
</tr>
</tbody>
</table>
Choices of Disability Insurance Coverage

Basic Disability (Automatic)

- Basic Disability • Voluntary Short-Term
- Basic Disability • Voluntary Long-Term
- Basic Disability • Voluntary Short-Term • Voluntary Long-Term
Example – Uncomplicated Pregnancy

An employee who accrues sick leave is having an uncomplicated Pregnancy and Delivery (she is off work 2 weeks prior to her due date and 6 weeks post pregnancy). She is enrolled in Voluntary Short-Term Disability and has 5 sick days accrued.

14 calendar day waiting period
Basic and Voluntary Disability

Disability Benefits

Who's eligible: Employees with full, mid-level or core benefits

Who pays: UC (Basic) and you (Voluntary)

Our premium estimator can help you understand your costs for Voluntary Disability Insurance.

Premium Estimator for Disability Insurance

MORE INFORMATION

- Your Guide To UC Disability Benefits [PDF]
- Disability Benefits for Faculty Fact Sheet [PDF]
- Basic Disability Benefits Summary [PDF]
- Short-Term Disability Benefits Summary [PDF]
- Long-Term Disability Benefits Summary [PDF]
- Liberty Mutual Instructions for Online Submission of Evidence of Insurability [PDF]
- Instructions for Online Submission of Evidence of Insurability en espanol [PDF]

Applying for disability
Estimate Your Disability Premiums

Full-time annual salary is hourly rate x 2088 hours
Benefits of enrolling in Voluntary Disability now?

- After PIE – statement of health is required and you can be denied coverage
- Cannot enroll during annual Open Enrollment
- If you can’t work, can you afford to live on $800/month Basic Disability benefit?
- You are planning a pregnancy?

If not now, WHEN?
Life Insurance

What is Life Insurance?

Life Insurance provides financial protection for your family members in the event of your death.

■ You may also buy life insurance for your eligible family members.
■ Benefits are paid to designated beneficiaries chosen by you.

Enroll during PIE without a Statement of Health!
Life Insurance – Overview of Plans

Automatic enrollment, paid by UC:

- Basic Life
- Core Life

Additional Life Insurance, paid by YOU:

- Supplemental Life
- Dependent Life - Basic or Expanded
Life Insurance – Automatically Enrolled

Covers the life of the employee – Paid by UC

Basic Life

■ Benefit equal to employee's annual salary up to a maximum of $50,000

OR

Core Life

■ $5,000 benefit
Supplemental Life Insurance

You Select Coverage:
- 1x’s annual salary
- 2x’s annual salary
- 3x’s annual salary
- 4x’s annual salary
- **Or** $20,000 (flat)

Premiums are based on:
- Coverage level you select
- Age
- Annual Salary

*For benefit limitations see *A Complete Guide to Your UC Health Benefits* - page 35
Dependent Life Insurance

Covers life of your eligible family members – Paid by YOU

Basic
- $5,000 benefit per family member

Expanded
- Employee must enroll in Supplemental Life
- Spouse/Domestic Partner = 50% of employee coverage
- Children - $10,000 benefit
Example – Supplemental and Expanded Life

If you enroll in Supplemental Life

- You may enroll your family members in Expanded Dependent Life

**Employee Coverage**
- 2 x annual salary

**Spouse**
- 50% of employee

**Domestic Partner**
- 50% of employee

**Children**
- Flat $10,000
Estimate your Life Insurance Premiums

Life Insurance

Who's Eligible: Employees eligible for full, mid-level or core benefits

Who's covered: You

Who pays the premium: UC

Employees eligible for full benefits are automatically enrolled in Basic Life at no cost. Employees eligible for mid-level or core benefits are automatically enrolled in Core Life at no cost.

Supplemental Life, Dependent Life and Expanded Dependent Life insurance are available for a monthly premium to employees eligible for full or mid-level benefits. Senior Management Life is also offered at no cost to members of the Senior Management Group.
Flexible Spending Accounts (FSA)

What is a Health FSA?

Health FSA allows you to set aside pretax money each year for eligible medical, dental and vision expenses for you and your dependents.

What is a Dependent FSA?

DepCare FSA allows you to pay for eligible expenses for care of your child (up to age 13) or eligible adult dependent.
Health FSA

Save taxes on **eligible medical, dental, vision, prescription drugs** etc. for you and your eligible dependents

Health FSA- 2019 Limit: $2,650

If you do **not** use all your funds by 12/31/19 you will **forfeit unclaimed funds** in excess of $500

You can **carry over up to $500** of unused funds into 2020. Even if you do not enroll in the 2020 plan

*Expenses incurred in 2019 will be reimbursed from your 2019 contributions

**Estimate your expenses carefully**
Dependent FSA

Pay for eligible child care and adult day care expenses for care of your child (up to age 13) or eligible adult dependent.

Dependent FSA-2019 Limit: $5,000

You forfeit any unclaimed funds after grace period.

*Expenses incurred in 2019 will be reimbursed from your 2019 contributions

Estimate your expenses carefully
How FSA Works

- You make monthly payroll contribution with pre-tax earnings
- Use health FSA Spending Card for eligible medical, dental, vision expenses or submit claim forms to WageWorks for Health FSA and/or Dependent FSA reimbursements
- Effective date of plan is the 1\textsuperscript{st} of the month following enrollment; subject to payroll deadlines
- You must \textit{reenroll EVERY year} during Open Enrollment
Family Care Resources

Bright Horizons Care Advantage

- Two programs
  - Sittercity
  - Years Ahead
- Database of providers
- UC pays for membership (subject to collective bargaining)
- **YOU** select care giver, **YOU** pay for services
- Register online at the UC-specific Bright Horizons Care Advantage website
Bright Horizons - Sittercity

In-home caregivers including:

- babysitters
- full and part time nannies
- pet sitters
- tutors
- housekeepers
- individual senior caregivers

Search for caregivers online or post a job

- Check references
- View background checks
Bright Horizons - Years Ahead

Eldercare planning and referrals

■ Certified senior care advisors for guidance
■ Needs Assessment
■ Online profiles of care providers
■ Network of specialized facilities including:
  - memory care and hospice care
  - independent and assisted living communities
  - in-home healthcare
  - senior care companions
Bright Horizons 2019 Webinar Schedule

Join Bright Horizons for another year of live family webinars, where parents and caregivers can connect and learn about managing work, parenting, caregiving, and family life.

RAISING CHILDREN IN A DIGITAL WORLD
Week of January 21st: Are you wondering when to introduce technology to your child, and how to make it an enriching experience? Join our webinar to learn about the role digital media plays in childhood, and how you can model appropriate technology use and digital citizenship.

LIFE AS A WORKING MOM
Week of March 25th: Whether you’re a new mom getting ready to return to work, or you’ve been a working mom for a while, you might be curious about the expectations — or lack thereof — you’ll face in the office. Join us as we reveal results from the Bright Horizons Modern Family Index survey and learn what research says about working motherhood.

EXPLORING THE “E” IN STEM
Week of May 27th: You’ve heard of STEM — science, technology, engineering, and math — but you might be intimidated by the idea of introducing these concepts to your child, especially engineering. In this webinar, you’ll learn how to make engineering kid-friendly and get tips on exploring this future-forward topic with infants through school-agers.

THE FIRST YEAR OF PARENTING
Week of July 29th: Life with a new baby can be exciting and overwhelming at the same time. How can you make the most of it? Join us for an overview of the first year of parenting — from taking full advantage of your leaves, to understanding infant development, to returning to work and managing your many responsibilities.

GET READY FOR SCHOOL
Week of September 23rd: Whether it’s your child’s first step into kindergarten or you’re getting ready for your elementary schooler’s transition from summer to fall, being prepared ensures a smooth, successful school year. Join our webinar to learn how to approach this exciting time. Find out what “ready for school” means for different ages groups, how to teach important skills, and how to make adjustments at home.

CREATING A FAMILY CARE PLAN
Week of November 19th: As your parents and loved ones get older, planning ahead is especially important. You need to think about things like housing, medical documents, financial responsibilities, and more. So, how can you involve family members with the care plan? Join us to learn how to figure out roles, responsibilities, and coordination.

Visit: https://www.hr.ucsb.edu/employee-services/family
Pet Insurance

- Covers dogs, cats, birds, small mammals, and exotic pets
- Premiums are paid directly to Nationwide
- Rates based on species and plan type
- Premiums will not increase based on pet’s age. (No age exclusions)
- Coverage is generally 90% of veterinary costs, after $250 deductible, up to $7,500 per year.
- Benefits Include:
  - Vet Care for injury and illness
  - Preventive care
  - Euthanasia, cremation and burial
  - Pre-existing conditions are not covered
How to Enroll

UCPath Employer Self Service Portal (ESS):

- To enroll in benefits
- Enroll in direct deposit
- Elect electronic W-2s
- View earnings statements
- Update personal information

Use AYSO:

- Beneficiaries & Retirement
How to enroll – UCPath locations
(ucpath.universityofcalifornia.edu)
UCPath

Next Paycheck
December 13

Personal Information

Health and Welfare

- Benefits Summary
- Dependent Coverage
- Life Events / Benefit Changes
- Enroll in Benefits
- Using Your Benefits
- Review/Update Your Beneficiary

View Leave Balances

Ask UCPath Center

Log out
Click on New to UC
Enter your Date of Birth as password
Insurance ID Cards

Mailed to your home address in UCPath

- Medical Cards
- Health FSA Spending Card
- Health Equity Card
- Legal

Print from insurance website *(see Blue Contact Insert)*

- Dental Plans
- Vision Services Plan (VSP)
Eligible Family Members

- Legal spouse, same sex/opposite sex domestic partner
- Child(ren) under 26
- Legal Ward(s) under 18
- Overage disabled child

A Complete Guide to Your UC Health Benefits – pages 13 - 14
Your Responsibility

- Check eligibility requirements before enrolling a family member

- Family Member Eligibility Verification
  - **UnifyHR** will request documents to verify eligibility within 30-60 days
  - Your family member(s) will be *de-enrolled if you fail to respond* to UnifyHR’s request for documentation.
Tax Implications of Enrolling a Domestic Partner

- UC’s contributions toward their health plans will be considered **taxable income or “imputed income”**
- Your taxable income may increase if you enroll a domestic partner or his/her children not declared as a dependent on your federal taxes.

- A Complete Guide to Your UC Health Benefits – page 6
Making Health Benefit changes after PIE

■ **Life Events**
  - Add a family member – 31 days from event to enroll
  - Family member loses eligibility – notify Benefits Office

■ **Open Enrollment Period**
  - Opportunity to select different plans in October/November
  - New plans start January 1 of next year

■ *Family Changes Checklist on UCnet*

■ *A Complete Guide to Your UC Health Benefits – pages 7-8*
Next Steps..

Explore benefit options

- *UCnet* – videos, plan descriptions, plan summaries, plan booklets
- *Health Plans* – providers lists, coverage details, preferred drug lists (formulary)

Enroll before end of “PIE”
After You Enroll

Check UCPath:
- Review earnings statement
- Are enrollments and deductions correct?
- Update your address if you move
- Direct deposit

Check AYSO:
- Are beneficiaries for insurance and retirement correct?
- Update your address if you move
- Retirement calculator
Take a break...then on to Retirement!

Pick-up the retirement booklet for your program

Presentation starts at 3:30