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

1. UC Health and Retirement benefits
2. Resources
3. When, Where, and How to enroll
Your Benefits Guides

Health Benefits
- Rebecca Preza
- Tami Schmittgen

Retirement Benefits - Fidelity
- Cesar Cap

UCSB Benefits Office
- Office hours 8:00 – noon & 1:00 – 4:00
- 893-2489
New Employee Benefits Roadmap

Health Benefits
- Benefit Package
- How to Enroll
- Learn about Health Benefits

Retirement Benefits
- 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

2017 A Complete Guide to Your UC Health Benefits

See Blue Insert for plan contact information
New Employee section
Plan descriptions
Videos to compare plans
How to “Roadmaps”
Links to insurance contacts
Videos on UCnet

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

Insurance Plans on UCnet
- Provider directories
- Prescription drug lists
- Wellness programs
- Member website

UCSB Human Resources
- New Employee section
  - Presentation slides
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 and select AYS Online
Health Plans

- Medical
- Dental
- Vision
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*
HMO – Health Maintenance Organizations

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

- **Kaiser HMO**
  - closest facilities Ventura & Los Angeles County
Using the Health Net or Kaiser HMO Plan

- Find a Doctor on UCnet
- Live or work within 30-miles of medical group, in most cases
- Care is coordinated by PCP and medical group
- If away from medical group, plan will only cover urgent or emergency care

You select Primary Care Physician (PCP)

When you need care, go to your PCP

PCP refers you to specialist, x-ray, lab, hospital
Cost of Care with Health Net & Kaiser HMOs

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
Why select an HMO?

- 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
PPO – Preferred Provider Organization

- 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
PPO Medical Plans

- UC Care
- Health Savings Plan
- Core

Administered by Anthem BlueCross
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>Plan</th>
<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></td>
<td>Deductible</td>
<td>Deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>You pay 20% Coinsurance</td>
<td>Plan pays 50% of allowed rate</td>
</tr>
</tbody>
</table>

- Your costs are based on the **network/tier** that the provider is in and the **service**
- Not all services are covered at the UC Select benefit tier
- Some services are covered only at the Anthem Preferred and Non-Preferred tiers
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>Anthem PPO physicians &amp; facilities</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 Ventura, Santa Maria &amp; Lompoc</td>
<td></td>
</tr>
</tbody>
</table>

Provider Directory: [ucppopplans.com](http://ucppopplans.com)
### 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>
Why select UC Care?

- You like managing your own care; no PCP or referrals needed
- You like being able 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 “owners”

- Must live in US
- Can’t be enrolled in:
  - Health Flexible Spending Account (FSA)
  - Other traditional health plan
  - Medicare Part A or B
- Can’t be claimed as a dependent on someone else’s tax return
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></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<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>
<tr>
<td><strong>Member Cost Sharing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Coinsurance for medical services &amp; drugs)</td>
<td>20%</td>
<td><strong>Plan pays 60% of allowed rate</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>You pay balance</strong></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Max</strong></td>
<td></td>
<td></td>
</tr>
<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)

- Use the HSA funds to pay the deductible and other health expenses including dental and vision.
- 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.
Annual Contributions to HSA

- 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 1/1/18.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>UC Contribution</th>
<th>Your Contribution Limit</th>
<th>IRS Annual Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$500</td>
<td>$2,950</td>
<td>$3,450</td>
</tr>
<tr>
<td>Family</td>
<td>$1000</td>
<td>$5,900</td>
<td>$6,900</td>
</tr>
</tbody>
</table>

Annual catch-up contribution for age 55+: $1000
Why select the Health Savings Plan?

- 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
- Multiple modes
- Pre-registration recommended
## Prescription Drugs

**Preferred Drug List (Formulary) is different for each carrier**

<table>
<thead>
<tr>
<th>Cost</th>
<th>• Health Net B&amp;G</th>
<th>• Health Savings Plan CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail (30 day)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$5</td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$25</td>
<td></td>
</tr>
<tr>
<td>Non-formulary</td>
<td>$40</td>
<td></td>
</tr>
</tbody>
</table>

**You pay full cost of medication until you satisfy the deductible**

<table>
<thead>
<tr>
<th>Cost</th>
<th>• Health Net B&amp;G</th>
<th>• Health Savings Plan CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mail Order (90 day)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail (Maintenance)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Non-formulary</td>
<td>$80</td>
<td></td>
</tr>
</tbody>
</table>

**After deductible, you pay 20% at preferred pharmacies**
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>Health Net</td>
<td>Optum</td>
<td>No coverage</td>
</tr>
<tr>
<td>Kaiser*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>*See plan docs for Kaiser clinicians</td>
<td></td>
</tr>
<tr>
<td>UC Care</td>
<td>Anthem</td>
<td>Non-Anthem</td>
</tr>
<tr>
<td>Health Saving Plan Core</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- You do not need a referral from your PCP or physician to see a behavioral health provider.
## 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 Net</td>
<td>1-3 visits no charge</td>
<td>No coverage</td>
</tr>
<tr>
<td></td>
<td>4 or more $20 per visit</td>
<td></td>
</tr>
<tr>
<td>Kaiser*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Care</td>
<td>After deductible, plan pays 50% of allowed rate</td>
<td></td>
</tr>
</tbody>
</table>

*See plan docs for Kaiser costs
## 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>
Academic & Staff Assistance Program

ASAP counselors promote the emotional health and well-being of:

♦ Academic Personnel
♦ Faculty
♦ Staff
♦ Eligible Family Members

We assist individuals and departments in managing situations by providing:

♦ Consultation
♦ Counseling
♦ Psychological Wellness Training
♦ Threat Assessment & Management

CONFIDENTIAL COST-FREE
ASAP Core Services

- **Consultation:**
  - Typically with a manager, supervisor, dean or faculty member
  - Regarding a work-related concern such as a specific employee or department-level matter
  - Provided on the phone and/or in person

- **Counseling:**
  - Available for any faculty or staff member
  - Regarding a personal and/or work-related concern
  - Provided on a short-term basis (3-5 sessions)
  - Includes treatment recommendations, resources, and referrals

- **Threat Assessment & Management:**
  - Coordinating resources and assisting individuals, supervisors, and administrators
  - Responses that reduce risk, prevent violence, resolve conflict, and reduce the occurrence of disruptive conduct

- **Psychological Wellness Training**
  - Promote workplace well-being for work groups, teams, and departments
  - Tailored to the contemporary needs of the area
ASAP Staff

ASAP is located in the Human Resources Office
3rd floor of Student Affairs & Administrative Services Building (SAASB)

We can be reached at 805-893-3318 or
Submit the “Contact Us” form on the website:

http://www.hr.ucsb.edu/academic-staff-assistance-program

Brian Beasley
Practicum Trainee

Beth Cohen, Ph.D.
ASAP Consultant

Kirsten Olson, Ph.D.
ASAP Manager

Kevin Wilson-Smith
Administrative Assistant
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><strong>Worldwide Coverage</strong></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><strong>Coinsurance 20% - 50%</strong></td>
<td>Copays</td>
</tr>
<tr>
<td>Annual $50.00 Deductible per person</td>
<td>- upgrades cost more</td>
</tr>
<tr>
<td><strong>Maximum benefit up to $1700</strong></td>
<td>No maximum benefit</td>
</tr>
</tbody>
</table>

**Preventive care covered 100%**
Delta Dental PPO

Why select this plan?

- 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
Why select this plan?

- 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
Routine vision care

- Exam – 1 per calendar year ($10 co-pay)
- Lenses - one set every year
- Frames every other year ($130 allowance)
  OR
- Contact lenses ($110 allowance) per calendar year

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

- chronic conditions
- dental
- food
- smoking
- sleep
- stress
- exercise

Coaches Online Print

many health topics
Take 10!
Other Insurance and Tax-Savings Accounts

- Disability
- Life Insurance
- Flexible Spending Accounts

- See the booklet for these plans
  - Accidental Death and Dismemberment – page 39
  - Legal – page 43

A Complete Guide to Your UC Health Benefits
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

Liberty Mutual Insurance Company

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 Feature</th>
<th>Basic Disability</th>
<th>Voluntary Short-Term</th>
<th>Voluntary Long-Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</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>Enrollment</td>
<td>Automatic</td>
<td>Optional</td>
<td>Optional</td>
</tr>
<tr>
<td>Waiting Period</td>
<td>14 days*</td>
<td>14 days*</td>
<td>6 months**</td>
</tr>
<tr>
<td>Benefit Percentage</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>Duration</td>
<td>24 weeks</td>
<td>24 weeks</td>
<td>Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>Definition of Disability</td>
<td>Own Job</td>
<td>Own Job</td>
<td>24 month own occupation; then any occupation</td>
</tr>
</tbody>
</table>

*Note: Amounts are illustrative and subject to change.*
Choices of Disability Insurance Coverage

1. Basic Disability only

2. Voluntary Short-Term

3. Basic Disability
   - Voluntary Long-Term

4. 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
Disability Video and Premium Estimator

Basic and Voluntary Disability

Disability Benefits

Having trouble seeing the video? Click here.

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.
Estimate Your Disability Premiums

Full-time annual salary is 
hourly rate x 2088 hours
Why enroll 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?
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

Enrollment is automatic, paid by UC

- Basic Life
- OR
- 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

- Covers the life of the employee - Paid by YOU
- You select coverage: 1, 2, 3, 4 times your 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**: 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)

Save taxes on eligible expenses

<table>
<thead>
<tr>
<th>Health FSA*</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical, Dental, Vision,</td>
<td>Child care</td>
</tr>
<tr>
<td>Prescription Drugs, etc</td>
<td>Adult day care</td>
</tr>
</tbody>
</table>

*Health Savings Plan members may **not** enroll in Health FSA

Administered by WageWorks

*A Complete Guide to Your UC Health Benefits, pages 45-46*
How Flexible Spending Accounts Work

- You make monthly **payroll contribution** with pre-tax earnings
- Use **health FSA Spending Card** or submit claims to WageWorks for reimbursement
- **Effective date of plan is the 1st of the month following enrollment; subject to payroll deadlines**
- You must **reenroll EVERY year** during Open Enrollment
Flexible Spending Account – Use it or lose it

- Expenses incurred in 2018 will be reimbursed from your 2018 contributions

- Health FSA- 2018 IRS Limit: $2,650
  - If you do not use all your funds by 12/31/18:
    - You can carry over up to $500 of unused funds into 2019. Even if you do not enroll in the 2019 plan
    - You will forfeit unclaimed funds in excess of $500

- Dependent Care FSA- 2018 IRS Limit: $5,000
  - You forfeit any unclaimed funds after grace period

**See page 47, A Complete Guide to Your UC Health Benefits- Update 2017 IRS HFSA limit ($2,550) to 2018 HFSA IRS limit ($2,650)**

**Estimate your expenses carefully**
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
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
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
How To Enroll – Your Benefits at a Glance

Step-by-step guide to enrolling in health benefits
AYS Online & Office Closures

Benefits Enrollment application on AYS Online is closed from 12/8/17 through 1/4/18

Benefits Office will be closed for the holidays from 12/25/16 through 1/2/17

The last day to submit UPAY 850 (paper enrollment form) to Human Resources is: **12:00 noon on Wednesday, December 20** (bi-weekly)
UPAY 850 Form: Complete pages 3, 4, & 5
Partnership with Umoja program helps community college students achieve, succeed at UC

Aspirations on hold, UC students await court ruling on DACA

New UC website to help veterans transition to civilian career

Fellowship applications open for UC's National Center for Free Speech

Protecting your personal information online

Join with UC and ask Congress to protect education, research and health care funding

The environmental cost of free two-day shipping

What's the environmental impact of online shopping and what are the solutions to make it more sustainable? UCLA visiting scholar Dr. M. Sanjayan explores the surprising ways we contribute to climate change and the work being done to fight back, including at UC Davis and UC Riverside, in this Climate Lab video by UC and Vox.
atyourserviceonline.ucop.edu/ayso

Click on New to UC

Usage Tips:

→ Best viewed with Microsoft Internet Explorer 8.0, Mozilla Firefox, and Safari for the Mac.
→ Do not use your browser's Back button
→ For confidentiality, always Log Off and close your browser when you have finished your online session.

→ New to UC and have a temporary password?
→ New User and don't have a password?
→ Forgot your Username or Password?
Sign In - Identify Yourself

For a limited time, you will be able to sign in with your Social Security number. Please enter your Social Security number and password below.

Social Security number: 

Password: MMDDYYYY

Enter your Date of Birth as password
Once you “confirm” your choices your enrollment window closes.

Confirmed Benefits elections are final.
ID Cards

Mailed to your home address in AYS Online

- Medical Plan
- Health FSA Spending 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

- **SECOVA** will request documents to verify eligibility within 30-60 days
- Your family member(s) will be **de-enrolled if you fail to respond** to Secova’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 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
Your Next Steps

Explore benefit options

- UCnet – videos, plan descriptions, cost calculators, medical plan chooser
- Health Plans – providers lists, coverage details, preferred drug lists (formulary)

Enroll before end of “PIE”
After You Enroll – check AYSO

Earnings Statement

- Are enrollments and deductions correct?

About “you”

- Are Beneficiaries for insurance and retirement correct?
- Update your address if you move
At Your Service Online
Take a break...then on to Retirement!

Pick-up the retirement booklet for your program

Presentation starts at 3:30