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
Presenters:
■ Rebecca Preza - Medical, Dental & Vision
■ Ana Martínez - Disability, Life Insurance, Flexible Spending Accounts
■ Cesar Cap - Retirements Benefits - Fidelity

UCSB Benefits Office
■ Hours: 8:00 – 12:00 *(closed 12:00- 1:00) 1:00 – 4:00*
■ Phone: 893-2489
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

2018
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
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.universityofcalifornia.edu](http://UCnet.universityofcalifornia.edu)
  - Select Your Location
  - [Sign in to your accounts](http://UCSantaBarbara.com)
    - [AYS ONLINE](http://UCSantaBarbara.com)
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
UC HMO Medical Plans

- Health Net Blue & Gold
- Kaiser
- Western Health Advantage (Available in Davis area only)
Health Maintenance Organizations (HMO)

- **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 Permanente HMO**
  - closest facilities Ventura & Los Angeles County
Using the Health Net 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, in most cases
- Care is coordinated by PCP and medical group
- If away from medical group, plan will only cover urgent or emergency care
# Cost of Care - 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*
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
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>Plan pays 50% of allowed rate</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>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>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</td>
<td></td>
</tr>
<tr>
<td></td>
<td>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

UC Select
(Tier 1)

Santa Barbara limited to
Sansum Clinic
Quest Lab
Unilab
Pacific Diagnostic Lab
Pueblo Radiology
Cottage Hospitals
Additional providers in
Ventura, Santa Maria &
Lompoc

Anthem Preferred
(Tier 2)

Anthem PPO physicians & facilities

Provider Directory:
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><strong>$250 Annual Individual Deductible</strong></td>
<td><strong>20% Coinsurance</strong></td>
<td><strong>OOPM $6,600</strong></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></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</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>medical services &amp;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>drugs)</td>
<td></td>
<td></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>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Plan pays 60% of</td>
<td></td>
<td></td>
</tr>
<tr>
<td>allowed rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You pay balance</td>
<td></td>
<td></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

- **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 1/1/18.

<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>$3,450</td>
<td>$500</td>
<td>$2,950</td>
</tr>
<tr>
<td>Family</td>
<td>$6,850</td>
<td>$1,000</td>
<td>$6,850</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
- Multiple modes
- Pre-registration recommended
<table>
<thead>
<tr>
<th>Cost</th>
<th>Health Net B&amp;G</th>
<th>UC Care</th>
<th>Health Savings Plan</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail</strong> (30 day)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$5</td>
<td></td>
<td></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></td>
<td></td>
</tr>
<tr>
<td>Mail Order (90 day) Retail (Maintenance)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-formulary</td>
<td>$80</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

After deductible, you pay 20% at preferred pharmacies.

Preferred Drug List (Formulary) is different for each carrier.
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 Kaiser*</td>
<td>Optum BH</td>
<td>No coverage</td>
</tr>
<tr>
<td><em>See plan docs for Kaiser clinicians</em></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>

- 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 Kaiser*</td>
<td>1-3 visits no charge</td>
<td>No coverage</td>
</tr>
<tr>
<td>UC Care</td>
<td>4 or more $20 per visit</td>
<td>After deductible, plan pays 50% of allowed rate</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

Talyr Vermeulen
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>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
VSP - Vision Service Plan

Routine vision care

Exam – $10 co-pay (1 per calendar year)

Lenses- one set every year

Frames- $130 allowance (every other year)

OR

Contact lenses- $110 allowance
(per calendar year)

- 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
Wellness Programs

- ALL health plans have wellness programs
Take 10!
Other Insurance & Tax-Savings Accounts

- Disability Insurance
- Life Insurance
- Flexible Spending Accounts

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
Disability Video and Premium Estimator

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.
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
  or
- Core Life

Additional Life Insurance, paid by YOU:

- Supplemental Life
- Dependent Life - Basic or Expanded

A Complete Guide to Your UC Health Benefits - page 34
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.

MORE INFORMATION

Premium Estimator for Life Insurance

Prudential website

Life Insurance Plan Booklet [PDF]

Previous Years' Booklets

At Your Service Online

Designation of Beneficiary - Employees (UBEN 116) [PDF]

Six reasons to consider life insurance [PDF]
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- 2018 Limit: $2,600

If you do not use all your funds by 12/31/18 you will forfeit unclaimed funds in excess of $500

You can carry over up to $500 of unused funds into 2019. Even if you do not enroll in the 2019 plan

*Expenses incurred in 2018 will be reimbursed from your 2018 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-2018 Limit: $5,000

You **forfeit any unclaimed funds** after grace period.

*Expenses incurred in 2018 will be reimbursed from your 2018 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 1st of the month following enrollment; subject to payroll deadlines
- You must reenroll EVERY year during Open Enrollment

A Complete Guide to Your UC Health Benefits, pages 45-46
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
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
2018 Webinar Schedule

Join us for another year of live Family Matters events, where you can connect with Bright Horizons® parents and learn from experts on a variety of topics about balancing your work, parenting, caregiving, and family life.

RETURNING TO WORK AS A NEW PARENT
Week of January 30th
Life as a new parent is overwhelming all by itself. Add in work, commuting, and other new responsibilities, and it can feel positively impossible. But it doesn’t have to be! Join our webinar to get help on a smooth transition back to work. We’ll offer tried-and-true tips for how to maximize your time at home and at work, develop a routine for the whole family...and more.

BOOSTING CHILD’S RESILIENCE & INDEPENDENCE
Week of July 31st
When children are resilient, they are also independent. How do you cope with challenges, and exude confidence? In this webinar, you’ll get ideas for challenging your child, encouraging independence skill building, and cultivating resilience, grit, and perseverance.

IS MY CHILD ON TRACK?
Week of March 27th
Children develop at different rates...but are you wondering what “typical” milestones you should be looking out for? Are you concerned about developmental delays? Join our webinar dedicated to understanding early childhood milestones and get pointers for encouraging development at any age and stage.

SKILLS FOR THE FUTURE
Week of September 25th
A bright future starts with a forward-thinking education based on progressive ideas. And to be successful later in life, children need to learn future-focused academic concepts like STEM, critical thinking, and more. Join us to learn why these abilities are important, how they can be applied later in life, and ways you can encourage this skill development at home.

WHERE DOES MY CHILD’S PERSONALITY COME FROM?
Week of May 29th
Like everyone, your child has a unique personality—perhaps even completely different from yours. And that means you might have to adapt your parenting style accordingly...and to each child! Join us to learn about personality and temperament, to better understand and celebrate your child’s distinctive style, and to skillfully manage behavior issues that can go along with more “spirited” personalities.

COMMON CAREGIVING CHALLENGES
Week of November 21st
Are you trying to find—or provide—care for an elder loved one? Are you having trouble dealing with the emotional aspects of helping mom or dad? Are you overwhelmed with figuring out care logistics? In this webinar, we’ll address common challenges, such as caring for elderly parents who live far away, finding professional help, planning for the future, coordinating care with other family members, and more.

All webinar dates, times, and topics are subject to change.

Visit the Family Matters Resource Room to register for upcoming webinars when available.
www.brighthorizons.com/familymatters

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https://www.hr.ucsb.edu/employee-services/family
How To Enroll

Your Benefits at a Glance

Step-by-step guide to enrolling in health benefits
UC celebrates 150 years of pioneering a better future

Reflecting on a century and a half of life at the world's most renowned public university.

UC partners with leading research universities to form international coalition for accelerating local climate action

Sustainability wins for UC, California in 2017

New Student Advisory Board will provide input on sexual violence prevention and response

Retiree Health Benefits Working Group formed to study options for benefits stability

UC, CSU streamline efforts, reduce costs in unprecedented procurement partnership

Review changes to your paycheck due to the Tax Cuts and Jobs Act

Paying homage to African American composers

Nearly 100 college music conductors from around the world will gather Feb. 3 at a concert hosted by UC Irvine that showcases the work of African American composers and their influence on concert hall music. The concert kicks off monthlong activities for Black History Month.

Preventing and managing diabetes

UC's medical plans include screenings for diabetes, as well as tools and programs to help you prevent and or manage diabetes.

A new employee

HR Forms & Publications
Complete Guide to UC Health and Welfare Benefits
UC Advocacy Network
Personnel Policies

GET UPDATES FROM UCNET
Click on New to UC
Enter your Date of Birth as password
Once you “confirm” your choices your enrollment window closes.

Confirmed Benefits elections are final.
Insurance 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 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 AYSO

**Earnings Statement**
- Are enrollments and deductions correct?

**About “you”**
- Are Beneficiaries for insurance and retirement correct?
- Update your address if you move
Take a break...then on to Retirement!

Pick-up the retirement booklet for your program

Presentation starts at 3:30