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:

- Katie Martin - Intro, Dental & Vision
- Rebecca Preza - Medical
- 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 (Refer to orange sheet)
- Learn about Health Benefits

Retirement Benefits (back)

- Retirement Choices
- How to Enroll (Refer to orange sheet)
- 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
UCnet 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).*
FAQs - Health Benefits

- How do I enroll in health benefits? (Refer to orange sheet)
  - If your PIE ends between September 4th - September 26th complete Health Benefits Enrollment form and return to HR.
  - PIE after September 27th enroll on UCPath via UCnet.
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
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>Tier</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC Select (Tier 1)</td>
<td>You pay copays</td>
</tr>
</tbody>
</table>
| Anthem Preferred (Tier 2) | Deductible  
You pay 20% Coinsurance                     |
| Non-Preferred Out-of-Network (Tier 3) | Deductible  
**Plan** pays 50% of allowed rate |

- 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

UC Select (Tier 1)
- UC Medical Centers
- Other local providers

Anthem Preferred (Tier 2)
- In CA: Anthem PPO
- In US: Blue Cross/Blue Shield
- Outside US: BlueCross BlueShield Global Core or any provider

Non-Preferred Out-of-Network (Tier 3)
- Not contracted with Anthem in US

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</td>
<td></td>
</tr>
<tr>
<td>Ventura, Santa Maria &amp; Lompoc</td>
<td></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></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>
</tbody>
</table>

- Plan pays 60% of allowed rate
- You pay balance
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>$6,900</td>
<td>$1,000</td>
<td>$5,900</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
# Prescription Drugs

Preferred Drug List (Formulary) is different for each carrier

<table>
<thead>
<tr>
<th>Cost</th>
<th>Health Net B&amp;G • UC Care</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>You pay full cost of medication until you satisfy the deductible</td>
</tr>
<tr>
<td><strong>Mail Order (90 day)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Retail (Maintenance)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Generic</td>
<td>$10</td>
<td>After deductible, you pay 20% at preferred pharmacies</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>
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>*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-Anthemy</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>Kaiser*</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

**OPTUM BH**
<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 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

ASAP Staff

Brian Beasley
Practicum Trainee

Pati Montojo, Ph.D.
ASAP Counselor

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>
</tbody>
</table>
| Choose Delta PPO or non-Delta  
  • Large network in Santa Barbara | Assigned to dental group  
  • Small network in Santa Barbara |
| Coinsurance 20% - 50%  
  Annual $50.00 Deductible per person | Copays  
  - upgrades cost more |
| Maximum benefit up to $1700 | No maximum benefit |

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>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>

* 14 days
** 6 months
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.

UCnet

MORE INFORMATION

Premium Estimator for Disability Insurance

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

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.
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
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
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 YOUR CHILD’S RESILIENCE & INDEPENDENCE
Week of July 31st
When children are resilient, they are also independent, know how to 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 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 22nd
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
UCPath Transition - How to enroll: August 31st to September 26

Use HEALTH BENEFITS ENROLLMENT Form

- Enroll in benefits.

*Submit completed forms to HR Benefits*

Use AYSO

- Beneficiary enrollment
UCPath Transition - How to Enroll
September 27th and beyond..

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
Click on New to UC
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

Sign In
Cancel

Forgot your Password?
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 or UCPath

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