



# UC Retiree Medical Plans

**UCDAVIS**

Health Care  
Facilitator Program

Presented by  
Guerren Solbach

# ***—Agenda—***

- ◆ **Your Options**
- ◆ **Making Changes**
- ◆ **Medicare and UC**
- ◆ **Plan Overviews**
  - ◇ **Medical/Rx/behavioral health**
  - ◇ **Changes for next year to be noted**
- ◆ **Conclusion**

# ***—Your Options—***

## *—Your options—*

- ◆ **UC offers a menu of medical plan options**

- ◇ HMO plans
- ◇ PPO plans

- ◆ **Availability determined by zip code/county**

- ◇ HMOs not available outside urban CA
- ◇ See **UC Medical Plan Availability Tool** (Excel) on HCF site



## ***—UC medical plans—***

### **◆ HMOs**

- ◇ Kaiser Permanente
- ◇ Kaiser Permanente Senior Advantage
- ◇ UC Blue & Gold HMO

### **◆ PPOs**

- ◇ CORE
- ◇ UC Care
- ◇ UC High Option
- ◇ UC Medicare Choice
- ◇ UC Medicare PPO
- ◇ UC Medicare PPO w/o Prescription Drugs

# ***—Medical plan premiums—***

- ◆ 100% of UC contribution: see rate chart
- ◆ Graduated Eligibility:
  - ◇ During OE, Log on to **UCRAYS** (password)
  - ◇ Or, use **UC Retiree Premium Estimator** (Excel) on HCF Program site (year round)
  - ◇ Or, call Customer Service at **1-800-888-UCOP**
    - ◆ RASC phone hours expanded during OE to 7:00–4:30
- ◆ % of UC contribution printed above address stamp

**85  
IMA RETIREE  
1 SHIELDS AVE  
DAVIS CA 95616-9999**




## ***—Medical plan premiums—***

- ◆ UC premiums deducted from your UC pension
  - ◇ Significant premium increases for 2024 for:
    - ◆ UC Health Savings Plan/UC High Option/UC Medicare Choice
  - ◇ The amount you pay (if anything) appears as MED MBR PREM
- ◆ Medicare premiums are paid by you
  - ◇ Out of Social Security income, or
  - ◇ Through Medicare Easy Pay (automatic), or
  - ◇ MyMedicare.gov (premium bill is quarterly)
- ◆ Medicare Part B reimbursement
  - ◇ A credit on your UC pension check
  - ◇ Only available to those in the least expensive plans



## ***—About UC medical plans—***

- ◆ Preventive care generally provided at no cost
- ◆ Medical benefits can be separate from Mental Health benefits and Pharmacy benefits
- ◆ Family member eligibility verification:  UnifyHR
- ◆ For details, see **Plan Booklets** (Evidence of Coverage documents)
  - ◇ <http://ucal.us/oe>
  - ◇ **HCF Program site→The Fine Print**



# ***—Making Changes—***

## ***—Making changes—***



Changes effective Jan. 1

- ◆ Move outside plan service area
- ◆ Adding newly eligible family member
- ◆ Loss of other coverage
- ◆ No pre-existing conditions exclusions

## ***—Open Enrollment for 2024—***

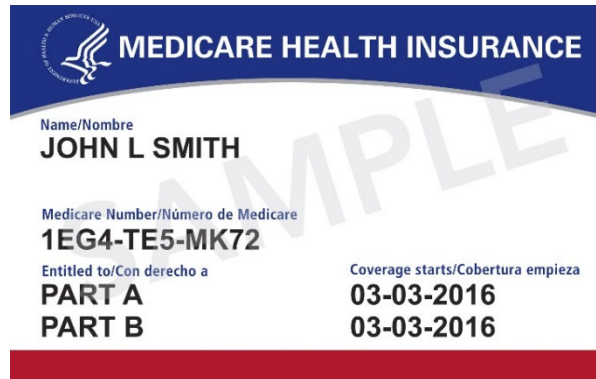
- ◆ Changes made on **UCRAYS**: <http://ucal.us/oe>
  - ◇ Be sure to review your confirmation statement in your UCRAYS messages
- ◆ No online access? Locked out of the website? Call the Retirement Administration Service Center at **1-800-888-UCOP**
- ◆ Additional paperwork may be required if Medicare-eligible, due 11/27/2023

***If you like what you have, do nothing...***



***...except read your Open Enrollment booklet!***

*This includes UC Health Savings Plan members  
who will be 65 next year*



# ***—Medicare and UC—***



## ***—Medicare and UC—***

- ◆ Medicare is the federal health insurance program for those over 65 and some disabled
  - ◇ **Part A:** Hospital Insurance
    - ◆ Premium-free for most
  - ◇ **Part B:** Medical Insurance
    - ◆ **\$174.70**/month if newly enrolled in 2024
      - ◇ More if MAGI >\$103K/year (\$206K for couples)

## ***—UC's Medicare requirements—***

- ◆ Retirees and their family members must enroll in Medicare Part B:
  - ◇ If they are enrolled in medical insurance
  - ◇ If they are eligible for Part A free of charge
  - ◇ Failure to comply may result in the loss of UC coverage
  - ◇ Exceptions:
    - ◆ Retirees who reside outside of the U.S.
    - ◆ Those who retired prior to July 1, 1991

## ***—Medicare and UC plans—***

Two ways to coordinate; you can either:

- ◆ **Keep your Medicare:**

- ◇ **Original Medicare** with a supplemental plan, **or:**

- ◆ **Give your Medicare away:**

- ◇ **Medicare Advantage**



## ***—Medicare and Anthem Blue Cross—***

1. **Keep your Medicare: Original Medicare primary**
  2. **Anthem Blue Cross plans are secondary**
- ◆ Medicare providers must be used
    - ◇ 99% of U.S. doctors are part of Medicare
      - ◆ ~96% of U.S. physicians “participate” in Medicare and do not balance bill
      - ◆ Providers that do not accept “assignment” can charge up to 15% more
    - ◇ Providers who have opted out of Medicare are not covered
      - ◆ **Exception:** behavioral health providers
  - ◆ Prior authorization rarely required

## ***—Medicare Advantage—***

- ◆ **Give your Medicare away:** You must sign over your Medicare benefits to the plan (by form)
- ◆ **Kaiser Senior Advantage, UC Medicare Choice**
- ◆ Use plan ID card instead of Medicare card
- ◆ Medicare pays a flat monthly fee to the insurance company
- ◆ Medicare cannot be used separately from the Medicare Advantage plan (exceptions for hospice, cancer clinical trials)
- ◆ Plans are free to require prior authorization

## ***—Medicare Part D—***

MedicareRx  
Prescription Drug Coverage

- ◆ Subsidizes medical plan premiums
- ◆ Form required when first enrolling in a plan that includes Part D

## ***—More on Part D—***

- ◆ Duplicate Part D coverage not allowed
- ◆ Enrollment in a non-UC Part D plan may result in loss of coverage
  - ◇ Exception: **UC Medicare PPO without R<sub>x</sub>**
    - ◆ For those with triple coverage through UC, Medicare, and CalPERS/TRICARE For Life/etc.

## ***—Medicare “Partner Plans”—***

<b>Non-Medicare plan</b>	<b>Medicare Partner Plan</b>
<b>CORE</b> (Anthem Blue Cross)	<b>UC Medicare PPO</b> (Anthem Blue Cross)
<b>Kaiser Permanente</b>	<b>Kaiser Permanente Senior Advantage</b>
<b>UC Blue &amp; Gold HMO</b> (Health Net)	<b>UC Medicare Choice</b> (UnitedHealthcare)
<b>UC Care</b> (Anthem Blue Cross)	<b>UC Medicare PPO</b> (Anthem Blue Cross)

## ***—Medicare retirees outside CA—***



- ◆ Insurance broker
  - ◇ Sells local Medigap + Part D/Medicare Advantage plans across the 50 U.S. states
- ◆ All covered family members must be age 65+ and have Medicare
- ◆ Does not affect Dental/Vision/Legal coverage



- ◆ UC provides premium support
  - ◇ Health Reimbursement Arrangement (HRA)
  - ◇ \$3,000 per covered person each January
    - ◆ Subject to graduated eligibility
- ◆ Use HRA money to reimburse yourself for Medicare premiums for Parts B/D, Medigap or Medicare Advantage premiums

# ***—HMO Plan Overview—***



## ***—Health Maintenance Organizations—***

- ◆ The insurance company prepays a monthly, per capita fee (capitation) to one Medical Group
  - ◇ Primary Medical Group is responsible for your care that month
  - ◇ Each family member can have a different PCP/group
- ◆ You choose a **Primary Care Physician (PCP)** who acts as your gatekeeper to care through the Medical Group
  - ◇ Exception: emergencies covered anywhere; call 911 or go to the nearest hospital. Let PCP know ASAP.
  - ◇ PCP must be within 30 miles of home
  - ◇ To change PCPs, call plan
- ◆ No out-of-network coverage (except for ER/UCC, prior auth)

## ***—Advantages of HMOs 😊—***

- ◆ Premiums can be lower
- ◆ Low, predictable copayments
- ◆ No deductibles/coinsurance
- ◆ Significantly lower financial liability
- ◆ Encourages relationship with PCP

## ***—Limits of HMOs ☹—***

- ◆ Service area limited to certain urban CA zip codes
- ◆ Must select PCP from the network of medical groups
- ◆ Most specialty care must be referred by PCP
  - ◇ **Referrals** and **prior authorization** usually required
- ◆ Must use your Medical Group's network of specialists/hospitals/labs
- ◆ No out-of-network coverage, except for:
  - ◇ Emergencies
  - ◇ Urgent Care Centers more than 30 miles from Medical Group
  - ◇ When prior authorization is obtained
- ◆ May need to get permission from PCP's office before using Urgent Care Center

## ***—HMO coverage: Copayments—***

- ◆ Physician office visit: **\$20**
- ◆ ER: **\$125** (Medicare: **\$65**)
  - ◇ Emergencies covered worldwide
- ◆ Outpatient surgery: **\$100**
- ◆ Inpatient hospitalization: **\$250**
- ◆ Behavioral health outpatient: **\$20**
- ◆ Behavioral health inpatient: **\$250**

## ***—HMO behavioral health—***

<b>Medical Plan</b>	<b>Behavioral Health Plan</b>
<b>Kaiser Permanente</b>	Go through PCP and/or <b>Optum</b>
<b>Kaiser Permanente Senior Advantage</b>	Go through PCP
<b>UC Blue &amp; Gold HMO</b> (Health Net)	<b>New: Health Net Behavioral Health</b> (Formerly MHN/Managed Health Network)

**Optum**

## ***—HMO behavioral health—***

<b>Behavioral Health Plan</b>	<b>Website</b>
<b>Health Net Behavioral Health</b>	<a href="https://healthnet.com/uc">healthnet.com/uc</a>
<b>Kaiser</b>	<a href="https://select.kp.org/university-of-california">select.kp.org/university-of-california</a>
<b>Optum</b> (provided by UC for non-Medicare Kaiser members)	<a href="https://liveandworkwell.com">liveandworkwell.com</a> (access code 11280)

## ***—Non-Medicare HMO R<sub>x</sub>—***

<b>R<sub>x</sub> 30-day supplies</b>	<b>UC Blue &amp; Gold HMO (Health Net)</b>	<b>Kaiser Permanente</b>
<b><u>Tier 1</u></b> (generic, formulary)	\$5	\$5
<b><u>Tier 2</u></b> (brand name, formulary)	\$25	\$25
<b><u>Tier 3</u></b> (non-formulary)	\$40	N/A

Some meds require prior authorization

## ***—HMO R<sub>x</sub> 90-day supplies for 2 copays—***

- ◆ 2 times the applicable copayment saves you 1/3
- ◆ UC Blue & Gold HMO:
  - ◇ UC pharmacies
  - ◇ Local CVS pharmacies
  - ◇ Mail order
- ◆ Kaiser:
  - ◇ Mail order (100-day supplies for 2 copays)





## ***—HMO copayment maximums—***

<b>Out-of-Pocket Maximum</b> Includes medical, mental health, R <sub>x</sub>	
<b>UC Blue &amp; Gold HMO</b> (Health Net)	<b>Kaiser Permanente*</b>
\$1,000/person	\$1,500/person
\$3,000/family	\$3,000/family

**\* Kaiser maximum does not include Optum copayments**

## ***—HMO R<sub>x</sub>: Medicare Part D—***

<b>R<sub>x</sub> 30-day supplies</b>	<b>Kaiser Senior Advantage</b>
<b><u>Tier 1</u></b> (generic, formulary)	<b>\$5</b>
<b><u>Tier 2</u></b> (brand name, formulary)	<b>\$25</b>
<b>R<sub>x</sub> Out-of-Pocket Max</b>	<b>New: \$8,000</b>

## ***—HMO Rx: Part D 90-day supplies—***

- ◆ Kaiser Senior Advantage:
  - ◇ Local Kaiser pharmacies: 3 copayments
  - ◇ Mail order: 2 copayments
    - ◆ 100-day supplies

## ***—Kaiser Senior Advantage copay limits—***

<b>Out-of-Pocket Maximum*</b> Includes medical & mental health
\$1,500/person
\$3,000/family

***\* Maximums do not include  $R_x$  copayments***

## ***—UC Blue & Gold HMO—***



- ◆ Multiple medical groups to choose from
- ◆ Available in most of urban California
- ◆ Health coach (nurse, respiratory therapist, dietitian)
- ◆ 24-hour nurse line, case managers
- ◆ Healthy discounts
- ◆ **myStrength** mood-improving resources

## —UC Blue & Gold HMO—



- ◆ Disease Management programs
- ◆ **Quit for Life** program: Smoking cessation phone based behavioral coaching
- ◆ **New: Sharecare** replaces Omada Health weight loss and management program (for those with diabetes and heart risks)
  - ◇ Includes wireless scale and services in Spanish
- ◆ **New: Telehealth** no copay consults 24/7 through **Teladoc**
  - ◇ Replaced Babylon Health effective 8/10/2023



## **—UC Blue & Gold HMO—**



- ◆ Hearing aids: 2 aids every 36 months; \$2,000 benefit max
- ◆ Allergy shots: \$20
- ◆ **CVS MinuteClinics:** \$20/visit **New:** By appointment only
- ◆ Pharmacy Benefit Manager: **CVS/Caremark**
- ◆ UC-dedicated customer service
- ◆ **Carefully check your ID card—be sure the correct PCP is listed**
- ◆ <http://healthnet.com/uc>

# **—Kaiser Permanente/Senior Advantage—**



- ◆ Kaiser Foundation Health Plan contracts with one large group, the Permanente Medical Group
- ◆ Members must use Permanente doctors, Kaiser pharmacies, Kaiser hospitals
  - ◇ Medicare members must sign over Medicare to Kaiser
- ◆ Available in most of urban California
- ◆ Clinics tend to offer pharmacies, imaging, laboratories, urgent care all at one location



# **—Kaiser Permanente/*Senior Advantage*—**



- ◆ **My Health Manager** mobile app
- ◆ **Calm, Ginger,** and **myStrength** behavioral health tools
- ◆ Classes, pamphlets, videos on a wide variety of health topics
- ◆ Disease Management programs
- ◆ R<sub>x</sub>: 30-/60-/100-day supplies at 1x/2x/3x copays
  - ◇ Must use Kaiser pharmacies
  - ◇ Mail order: 100-day supply for 2x copays

# **—Kaiser Permanente/*Senior Advantage*—**



- ◆ Visiting Member services in other Kaiser service areas
- ◆ Urgent/emergent care outside the Kaiser service area
  - ◇ Cigna PPO Network/MinuteClinics/Concentra Clinics may charge only your copayment
  - ◇ Details: [kp.org/travel](http://kp.org/travel) or call 951-268-3900
- ◆ <http://select.kp.org/university-of-california>

# —Kaiser Permanente vs. Senior Advantage—

## Kaiser Permanente

- ◆ \$1,500 out-of-pocket maximum includes R<sub>x</sub>
- ◆ Hearing aids: \$1,000 allowance per aid per ear, every 36 months
- ◆ Eye exam: \$0
- ◆ Allergy shots: \$5
- ◆ Acupuncture/chiropractic 24 visit limit (American Specialty network)
- ◆ Additional behavioral health provided by UC

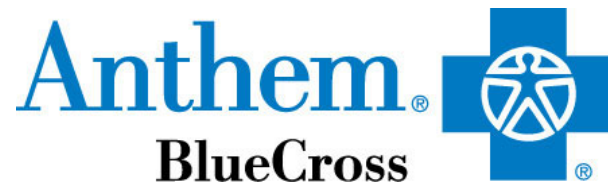
## Senior Advantage

- ◆ R<sub>x</sub> out-of-pocket max: \$8,000
- ◆ Hearing aids: \$2,500 allowance per aid per ear, every 36 months
- ◆ Eye exam \$20
- ◆ \$150 allowance for eye glass frames and lenses every 24 months
- ◆ No American Specialty acupuncture
- ◆ Allergy shots: \$3

**Optum**

# ***—PPO Plan Overview—***

## ***—UC Preferred Provider Organizations—***



- ◆ **CORE, UC Care**
- ◆ **UC High Option, UC Medicare PPO +/- R<sub>x</sub>**




- ◆ **UC Medicare Choice**



- ◆ Large Preferred Provider network:
  - ◇ In California: 62,000+ Blue Cross network **Anthem Preferred** physicians (87%) including 400+ network hospitals (90%)
  - ◇ More than 97% of hospitals and 92% of physicians across the country are Blue Cross/Blue Shield (BlueCard) providers
  - ◇ Preferred providers in 190 foreign countries
- ◆ **<https://hr.ucdavis.edu/employees/hcf#search>**
- ◆ Medicare members: **<http://medicare.gov>**



- ◆ 24/7 nurse line
- ◆ Pharmacy Benefit Manager:  **NAVITUS**  
PHARMACY BENEFITS REINVENTED™
- ◆ Variety of online tools
  - ◇ **LiveHealth Online** medical and psychology care—including psychiatry
  - ◇ **Learn to Live** behavioral health site
- ◆ <http://uchealthplans.com>

**—CORE—**



## —*CORE Medical*—



- ◆ Simple, low premium, high deductible PPO
- ◆ No cost preventive care
- ◆ “Catastrophic” coverage
- ◆ **Accolade** Health Care Advocates answer calls, not Anthem
  - ◇ Virtual medical/psychology care, second opinions, clinical support, prior authorizations, nurse advice



## **—CORE coverage—**



### **◆ Anthem Preferred Providers**



1. \$3,000 deductible
  - ◆ Per person per year
2. 20% coinsurance
3. \$6,350 out-of-pocket max
  - ◆ Per person, per year
  - ◆ \$12,700 per family

### **◆ Out-of-network providers**

1. \$3,000 deductible
    - ◆ Per person, per year
  2. 20% coinsurance
  3. \$6,350 out-of-pocket max
    - ◆ Per person, per year
    - ◆ \$12,700 per family
- ◇ **Balance billing**

## —*CORE* coverage—



<i>Self Only Coverage</i>	<b>Preferred Providers</b>	<b>Out-of-Network Providers</b>
<b>1: Deductible</b>	\$3,000 	\$3,000
<b>2: Coinsurance</b>	20%	20% + <b>balance</b>
<b>3: Out-of-Pocket Maximum</b>	\$6,350 	\$6,350 + <b>balance</b>

—**CORE R<sub>x</sub>**—



- ◆ No flat copays; covered like medical
- ◆ Drug expenses apply toward your deductible/out-of-pocket maximum
- ◆ Oral chemotherapy drugs on-formulary: Max coinsurance \$200/30 day fill, after deductible



## ***—CORE mental health—***



- ◆ Behavioral health covered the same way medical and pharmacy are covered
- ◆ Use **Anthem Preferred** providers

## ***—Advantages of CORE 😊—***

- ◆ No monthly premium for most
- ◆ One deductible, out-of-pocket limit whether in-or out-of-network
- ◆ No PCP, self-refer to specialists (unless the specialist requires referral)
- ◆ Large, national preferred provider network
- ◆ Out-of-network/world-wide coverage
- ◆ **Accolade Care** virtual visits: 12 no-cost medical and 12 no-cost mental health (age 18 and older) visits each calendar year
- ◆ **LiveHealth Online** virtual medical/mental health visits
  - ◇ \$49/visit until deductible is met

## **—Limits of CORE ☹—**

- ◆ High deductible per person & per family
- ◆ High out-of-pocket maximum per person & per family
- ◆ No coverage for hearing aids
- ◆ Out-of-network coverage severely limited
  - ◇ Outpatient surgery @ surgery center: 80% of \$350
  - ◇ Hospital: 80% of \$600/day
- ◆ Chiropractic/acupuncture 24 visit limit
- ◆ Accolade prior authorization required for imaging, inpatient services, in-office injections, bariatric surgery, transplants & more

**—CORE: *Family members w/ Medicare*—**



Medicare partner plan:

**UC Medicare PPO**



***—UC Care—***

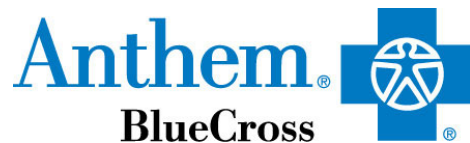
**—UC Care—**



- ◆ High premium, low deductible PPO
- ◆ Like a standard PPO, but with two levels of in-network providers
  1. Choose a special **UC Select** provider network for low copayments
  2. Or, use regular **Anthem Preferred** providers and pay 30%
- ◆ **Accolade** Health Care Advocates answer calls, not Anthem
  - ◇ Virtual medical/psychology care, second opinions, clinical support, prior authorizations, nurse advice



# ***—UC Care coverage—***



## **◆ Tier 2: Anthem Preferred**

1. **\$500** deductible
  - ◇ Per person per year
  - ◇ **\$1,000** for 3 or more
2. **30%** coinsurance
3. **\$7,600** Out-of-pocket max (includes R<sub>x</sub>)
  - ◇ Per person, per year
  - ◇ **\$14,200** per family

## **◆ Tier 3: Out-of-Network**

1. **\$750** deductible
  - ◇ Per person, per year
  - ◇ **\$1,750** for 3 or more
2. **50%** coinsurance
3. **\$9,600** Out-of-pocket max (includes R<sub>x</sub>)
  - ◇ Per person, per year
  - ◇ **\$20,200** per family

## **◆ Balance billing**

## **—UC Care Tier 1: UC Select providers—**

- ◆ All UC medical centers and select other providers located near UC campuses
- ◆ Certain services for flat copayments:
  - ◇ Physician office visit: **\$20**
  - ◇ Urgent Care Center (not just UC Select) **\$20**
  - ◇ ER (not just UC Select): **\$300**
  - ◇ Ambulance: **\$200**
  - ◇ Outpatient surgery: **\$100**
  - ◇ Inpatient hospitalization: **\$250**



# —UC Care coverage—



<i>Self only coverage</i>	UC Select	Anthem Preferred	Out-of-Network
<b>1: Deductible</b>	None	\$500	\$750
<b>2: Coinsurance</b>	Flat copayments	30%	50% + <b>balance</b>
<b>3: Out-of-Pocket Max</b>	\$6,100 → \$7,600		\$9,600 + <b>balance</b>

## —UC Care Rx—

1. **Generic: \$5/30-day supply**
2. **Brand name: \$25/30-day supply**
3. **Non-formulary: \$40/30-day supply**
- ◆ 90-day supplies available for 2 copays:
  - ◇ UC pharmacies
  - ◇ Costco, CVS, Safeway/Vons, Walgreens, Walmart
  - ◇ Mail order: Costco



4. **Specialty Rx: 30% up to \$150/script** (UC pharmacies or Lumicera)
5. Oral chemotherapy drugs on-formulary: Max coinsurance \$200/30 day fill

## *—UC Care mental health coverage—*



- ◆ Use **Anthem Preferred** providers
- ◆ Outpatient visits 1-3, no copay; additional visits \$20

## *—Advantages of UC Care 😊—*

- ◆ Low copays for care from UC Select providers, network urgent care providers
- ◆ Low deductible for Anthem Preferred providers compared to CORE
- ◆ Low copayments for emergencies/mental health/R<sub>x</sub> compared to CORE
- ◆ No PCP, self-refer to medical providers
- ◆ Large, national preferred provider network
- ◆ Out-of-network; world-wide coverage at Anthem Preferred level of benefit
- ◆ **Accolade Care** virtual visits: 12 no-cost medical and 12 no-cost mental health (age 18 and older) visits each calendar year
- ◆ **LiveHealth Online** virtual medical/mental health visits: \$20



## ***—Limits of UC Care ☹—***

- ◆ Some services not available at UC Select level of coverage
- ◆ UC Select tier: multiple copayments can apply per service
- ◆ Acupuncture/chiropractic limited to 24 visits combined
- ◆ Out-of-network coverage severely limited
  - ◇ Outpatient surgery @ surgery center: 50% of \$350
  - ◇ Hospital: 50% of \$600/day
- ◆ Preauthorization required for imaging, inpatient services, in-office injections, bariatric surgery, transplants & more
- ◆ Specialty drugs have especially high copays
- ◆ Highest premiums and financial risks of all UC plans

**—UC Care: *Family w/ Medicare*—**



Medicare partner plan:

**UC Medicare PPO**

***PPO best case scenario: no claims 😊***

<b>Self Only Coverage</b>	<b>Annual Premium (100% UC contribution)</b>	<b>Out-of-Pocket Maximum</b>	<b>Total Expense</b>
<b>CORE</b>	\$0	\$0	\$0
<b>UC Care</b>	\$4,982.52	\$0	\$4,982.52

## ***PPO worst case scenario: high claims ☹️***

<b>Self Only Coverage</b>	<b>Annual Premium (100% UC contribution)</b>	<b>Out-of-Pocket Maximum</b>	<b>Total Expense</b>
<b>CORE</b>	\$0	\$6,350	\$6,350
<b>UC Care</b>	\$4,982.52	\$7,600	\$12,582.52

***PPO best case scenario: no claims 😊😊😊***

<b>Family Coverage</b>	<b>Annual Premium (100% UC contribution)</b>	<b>Out-of-Pocket Maximum</b>	<b>Total Expense</b>
<b>CORE</b>	\$0	\$0	\$0
<b>UC Care</b>	\$15,120.12	\$0	\$15,120.12

## ***PPO worst case scenario: high claims*** ☹️☹️☹️

<b>Family Coverage</b>	<b>Annual Premium (100% UC contribution)</b>	<b>Out-of-Pocket Maximum</b>	<b>Total Expense</b>
<b>CORE</b>	\$0	\$12,700	\$12,700
<b>UC Care</b>	\$15,120.12	\$14,200	\$29,320.12

***—UC Medicare PPO—***

## ***—About UC Medicare PPO—***



- ◆ Medicare pays first for covered services
- ◆ Anthem Blue Cross pays second
- ◆ You pay the balance: ~4% if covered by Medicare
  - ◇ 20% of the 20% Medicare didn't pay
  - ◇ If not covered by Medicare: 20% after \$100 deductible
- ◆ **LiveHealth Online** telemedicine/psychology: \$20



## —UC Medicare PPO coverage—

### ◆ Medicare-covered services

1. Deductible N/A
2. 4% (20% of the 20% balance left after Medicare pays first)
3. \$1,500 out-of-pocket maximum

◆ Per person, per year

### ◆ Services not covered by Medicare

1. \$100 deductible
  - ◆ Per person, per year
2. 20% coinsurance
3. \$1,500 out-of-pocket maximum

◆ Per person, per year

*OOPM does not include prescription drug copayments.*

## ***—UC Medicare PPO coverage—***

- ◆ Original Medicare primary, Medicare PPO secondary
- ◆ Must use Medicare providers (exceptions for benefits beyond Medicare)
- ◆ Deductible only applies if not covered by Medicare (but covered by plan)

<b><i>Self only coverage</i></b>	<b>Not covered by Medicare*</b>
<b>1: Deductible</b>	\$100
<b>2: Coinsurance</b>	20%
<b>3: Out-of-Pocket Maximum</b>	\$1,500

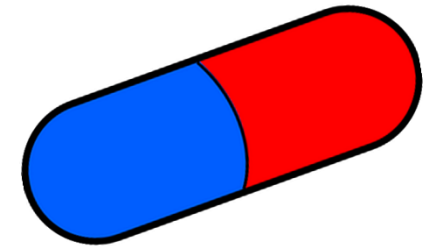
### Benefits Beyond Medicare:

- \* Acupuncture
- \* Hearing aids
- \* MFTs
- \* Non-Medicare mental health providers
- \* Services outside U.S.A.



## —UC Medicare PPO Rx—

1. **Generic: \$10/30-day supply**
  2. **Brand name: \$30/30-day supply**
  3. **Non-formulary: \$45/30-day supply**
- ◆ 90-day supplies available for 2 copays:
    - ◇ UC pharmacies
    - ◇ Costco, CVS, Safeway/Vons, Walgreens, Walmart
    - ◇ Mail order: Costco
  - ◆ Some meds require prior authorization
  - ◆ **Out-of-pocket max: New: \$8,000**



- ◆ Select Generics: \$0
- ◆ Diabetic supplies:  
Medicare Part B must be billed first, Navitus 2<sup>nd</sup>

## ***—UC Medicare PPO mental health—***

- ◆ Use Medicare providers for better coverage
  - ◇ Or, use non-Medicare providers (pay 20%)

## ***—Advantages of UC Medicare PPO 😊—***

- ◆ Medicare primary; prior authorization rarely required
- ◆ Use any Medicare provider for Medicare-covered services
- ◆ Use any licensed provider for behavioral health
- ◆ Low, 4% coinsurance
- ◆ Comprehensive, world-wide coverage for up to 6 months
- ◆ Acupuncture coverage
- ◆ Hearing aid coverage at 80% (no arbitrary cap)

## ***—Limits of UC Medicare PPO ☹—***

- ◆ Acupuncture visits limited to 24 visits per year
- ◆ Must use Medicare providers for non-behavioral health services
- ◆ Diabetic supplies: Medicare Part B must be billed first, Navitus 2<sup>nd</sup>
- ◆ \$8,000 R<sub>x</sub> out-of-pocket max only helpful for expensive specialty medication
- ◆ Davis/Sacramento Sutter primary care physicians (not specialists) not accepting new Medicare patients

***—UC High Option—***

## ***—About UC High Option—***



- ◆ For most services, plan pays 100% of balance after Medicare; you pay nothing
- ◆ \$50 annual deductible, 20% coinsurance applies only to services not covered by Medicare
  - ◇ Example: Acupuncture
- ◆ **LiveHealth Online** telemedicine/psychology: \$20



## ***—UC High Option coverage—***

- ◆ Original Medicare primary, UC High Option secondary
- ◆ Must use Medicare providers (exceptions for benefits beyond Medicare)
- ◆ Deductible only applies if not covered by Medicare (but covered by plan)

<b><i>Self only coverage</i></b>	<b>Not covered by Medicare*</b>
<b>1: Deductible</b>	\$50
<b>2: Coinsurance</b>	20%
<b>3: Out-of-Pocket Maximum</b>	\$1,050

### **Benefits Beyond Medicare:**

- \* *Acupuncture*
- \* *Hearing aids*
- \* *MFTs*
- \* *Non-Medicare mental health providers*
- \* *Services outside U.S.A.*



## ***—UC High Option behavioral health—***

- ◆ No coinsurance for services covered by Medicare
  - ◇ Use Medicare providers for better coverage
  - ◇ Or, use non-Medicare providers (pay 20%)

## —UC High Option Rx—

1. **Generic: \$10/30-day supply**
  2. **Brand name: \$30/30-day supply**
  3. **Non-formulary: \$45/30-day supply**
- ◆ 90-day supplies available for 2 copays:
    - ◇ UC pharmacies, Costco, CVS, Safeway/Vons, Walgreens, Walmart
    - ◇ Mail order: Costco
  - ◆ Some meds require prior authorization
  - ◆ **Out-of-pocket maximum: \$1,000**



- ◆ Select Generics: \$0
- ◆ Diabetic supplies:  
Medicare Part B must be billed first, Navitus 2<sup>nd</sup>

## ***—Advantages of UC High Option 😊—***

- ◆ Medicare primary; prior authorization rarely required
- ◆ Pay nothing for most services
- ◆ Use any Medicare provider
- ◆ Use any licensed provider for behavioral health
- ◆ Comprehensive, world-wide coverage for up to 6 months
- ◆ Hearing aid coverage at 80% (no arbitrary cap)
- ◆ Acupuncture coverage
- ◆ Lowest R<sub>x</sub> out-of-pocket maximum (\$1,000)

## ***—Limits of UC High Option ☹—***

- ◆ Highest monthly premium
- ◆ Diabetic supplies: Medicare Part B must be billed first, Navitus 2<sup>nd</sup>
- ◆ Must use Medicare providers for non-behavioral health services
- ◆ 24-visit annual limit on acupuncture
- ◆ Davis/Sacramento Sutter primary care physicians (not specialists) not accepting new Medicare patients

# ***—UC Medicare Choice—***

## ***—UC Medicare Choice—***



- ◆ Medicare Advantage PPO
  - ◇ Must sign over Medicare to UHC
- ◆ Use any Medicare provider who will bill UnitedHealthcare
  - ◇ 90% of U.S. physicians contract with UnitedHealthcare
- ◆ “Partner Plan” to UC Blue & Gold HMO (Health Net)
- ◆ <http://retiree.uhc.com/uc>

## ***—UC Medicare Choice coverage—***

- ◆ Physician office visit: **\$20**
- ◆ Virtual visits (**Amwell, Doctor on Demand, Teladoc**): **\$0**
  - ◇ **\$20** for behavioral health
- ◆ ER: **\$65**
- ◆ Outpatient surgery: **\$100**
- ◆ Inpatient hospitalization: **\$250**
- ◆ Medical out-of-pocket maximum: **\$1,500**



## ***—UC Medicare Choice behavioral health—***

- ◆ Use Medicare and non-Medicare providers
- ◆ Behavioral health outpatient: **\$20**
- ◆ Behavioral health inpatient: **\$250**
- ◆ **New:** State-licensed MFTs/MFCCs can bill UHC directly

## —UC Medicare Choice Rx—


1. **Generic: \$5/30-day supply**
  2. **Brand name: \$25/30-day supply**
  3. **Non-formulary: \$40/30-day supply**
- ◆ 90-day supplies available for 2 copays:
    - ◇ UC pharmacies, Costco, CVS, Rite Aid, Safeway/Vons, Walmart, Walgreens
    - ◇ Mail order: OptumRx
  - ◆ Some meds require prior authorization

**Optum** Rx®



- ◆ Select Generics: \$0
- ◆ **Out-of-pocket maximum: \$2,000**

## ***—UC Medicare Choice extras—***

- ◆ Benefits beyond Medicare **Renew Active**  
by  UnitedHealthcare
  - ◇ **Renew Active** no cost fitness clubs
  - ◇ Post-hospital-discharge meals and transportation
  - ◇ Personal emergency response system by **Lifeline**
  - ◇ \$2,000 hearing aid benefit
  - ◇ Coverage outside the U.S. for up to 6 months
  - ◇ Non-Medicare mental health providers



## ***—Advantages of UC Medicare Choice 😊—***

- ◆ Low premium
- ◆ Use any Medicare provider who will bill UHC
- ◆ Use any licensed provider for behavioral health
- ◆ Comprehensive, world-wide coverage
- ◆ Unique benefits beyond Medicare
- ◆ Some Davis/Sacramento area Sutter primary care physicians accepting new patients
- ◆ Foot orthotics: no diagnosis of diabetes necessary

## ***—Limits of UC Medicare Choice ☹—***

- ◆ Some doctors will not bill Medicare Advantage plans
- ◆ Prior authorization required for many services
- ◆ Use of medical office buildings owned by hospitals may result in UHC applying \$100 copayments to simple office visits
  - ◇ In the Davis/Sacramento area, this most often happens at the UC Davis Ellison and Glassrock buildings
- ◆ Must use Medicare providers for non-behavioral health services
- ◆ Pay up front and apply for reimbursement for non-Medicare mental health (other than MFT/MFCC)
- ◆ Hearing aid benefit limited to \$2,000
- ◆ 24-visit annual limit on acupuncture, chiropractic

## ***—All Medicare PPOs: vaccines—***



- ◆ **Shingles vaccinations:** Use your network pharmacy
- ◆ **Flu shots:** Use either your physician's office or your network pharmacy
- ◆ **Other vaccinations:** Check with your plan

# ***—Conclusion—***

## ***—Choosing a plan—***

- ◆ Every plan has a different drug formulary
- ◆ Match your priorities with the services available
- ◆ Do a cost/benefit analysis based on plan premiums and your expected medical, behavioral and pharmacy needs
- ◆ Review the Plan Booklets (Evidence of Coverage)
  - ◇ <http://ucal.us/oe>
  - ◇ HCF Program site → The Fine Print



## ***—Making a change—***

- ◆ Enrollment is Open online until 5 p.m. on 11/17/2023
  - ◇ You can request a form or make changes over the phone by calling 1-800-888-UCOP (8267)
  - ◇ RASC phone hours expanded to 7:00–4:30 during OE
- ◆ Remember to get a **confirmation number** in your UCRAYS messages
- ◆ Medicare members may have additional paperwork due 11/27
- ◆ Remember, you can always change again during the next Open Enrollment...

# *—Help is available—*

## Health Care Facilitator Program

### ◆ **Guerren Solbach**

◇ (530) 752-4264

### ◆ **Nic Robledo**

◇ (530) 752-7840

 Best reached by phone 

<http://hr.ucdavis.edu/hcf>

### **UCDAVIS** Health Care Facilitator Program

Serving UC Davis, UC Davis Health, and ANR employees, retirees, and survivors since 2002.

Nic Robledo, Health Care Facilitator  
(530) 752-7840  
nrobledo@ucdavis.edu  
Normal office hours: 8:30 a.m.–5:00 p.m.

Guerren Solbach, Health Care Facilitator  
(530) 752-4264  
gsolbach@ucdavis.edu  
Normal office hours: 8:00 a.m.–5:00 p.m.

UC Davis Health Care Facilitator Program  
1333 Research Park Drive  
Davis, CA 95618-4852  
Fax: (530) 752-1993

 Due to the complexity of health coverage, facilitators prefer to correspond by phone. 

 Due to building construction, in-person meetings are by appointment only. 

<http://hr.ucdavis.edu/hcf>



# UC Retiree Medical Plans

**UCDAVIS**

Health Care  
Facilitator Program

Presented by  
Guerren Solbach