

# Open Enrollment for 2024

## Retirees coordinated with Medicare

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# Retirees on Medicare living outside of California

- If you, the retiree, and your dependents are all on Medicare *and* you are living outside of California, this presentation is not for you.
- Please contact Via Benefits at 1- 855-359-7381 (TTY: 711) Monday through Friday from 5:00 a.m. to 6:00 p.m. PST or go online at <https://my.viabenefits.com/uc>

# Today's Topics

- Introduction
- Open Enrollment Administration
- Benefit changes for 2024
- Making Open Enrollment changes online
- Medical plans for 2024
- Other Health and Welfare plans
- Resources

# Open Enrollment Administration

# Retirees who are receiving monthly benefits from the UC Retirement System

- Thursday, October 26<sup>th</sup>, 8:00 a.m. – Friday, November 17<sup>th</sup>, 5:00 p.m.
- Retirees: Open Enrollment information booklet mailed to home address
- Retirees make changes using the *UCRAYs Retirement At Your Service Online* tool on the UCNet website
  - Must use their UCRAYS password
    - Forgot password?? Can request new one online or
    - Contact RASC
      - 1-800-888-8267
  - Rehired Retirees
    - If receiving Health and Welfare benefits as a retiree, must make changes as a retiree

# Open Enrollment Actions

- Enroll in or change medical, dental or legal plan
- Enroll eligible family members in medical, dental, legal or Retiree vision
- Suspend medical or dental
- Retiree VSP is open for 2024
- ARAG Legal is open for 2024

# Individual Appointments

- 15-minute One-on-One phone appointments are available
  - November 2<sup>nd</sup>, 8:00 a.m. – 5:00 p.m.
  - November 9<sup>th</sup>, 8:00 a.m. – 6:30 p.m.
  - November 16<sup>th</sup>, 8:00 a.m. – 6:30 p.m.
- Please make an appointment by using the One-on-One Phone Consultations link located on the [hr.berkeley.edu](http://hr.berkeley.edu) website
- If you run into any issues, you can contact Denise Scott at 510-517-8962 or [scottde@Berkeley.edu](mailto:scottde@Berkeley.edu)

# Medical Plans

- Non-Medicare Plans
  - Retirees and family members who are not 65 or are not eligible for Medicare
  - Same plans as employees
- Medicare Coordinated Plans
  - Retirees and family members who are 65 or older, or disabled
  - Must enroll in Medicare A & B, if eligible
  - UC Medicare plans



# 2024 Medical Program

## Non-Medicare Plans

- Kaiser Permanente
- UC Blue & Gold HMO
- CORE
- UC Care
- UC Health Savings Plan

## Medicare Plans

- Kaiser Senior Advantage
- UC Medicare Choice
- UC Medicare PPO
- UC Medicare PPO without Prescription Drug
- UC High Option Supplement to Medicare
- Via Benefits Medicare Coordinator Program (outside California)

# Benefit Changes for 2024

# Retiree Contributions

- UC contribution for non-Medicare (pre-65 retirees) remain at 70%
- UC contribution for Medicare-eligible retirees in California remain at 70%

# 2024 Inflation Reduction Act (IRA) Medicare Part D

- IRA provision will enhance coverage for Medicare participants with high prescription costs
- No out-of-pocket drug costs after the catastrophic coverage phase of \$8,000 in 2024
- Impacts Kaiser Senior Advantage, UC Medicare Choice PPO

# 2024 Medicare Part D CMS Mandates

UC Medicare PPO, UC High Option Supplement, Kaiser Senior Advantage, UC Medicare Choice

Plan Feature	2023	2024
TrOOP	\$7,400	\$8,000
Total Drug Cost (TDC)	\$4,660	\$5,030
Low-Income Subsidy	<p>Group 2: ≤100% FPL  <b>\$1.45 generic; \$4.30 all others</b></p> <p>Group 3: ≤135% FPL  <b>\$4.15 generic; \$10.35 brand</b></p> <p>Group 4: ≤150% FPL  <b>Annual deductible \$104; catastrophic coverage copay \$4.15 generic; \$10.35 all others</b></p>	<p>Group 2 – ≤100% FPL  <b>\$1.55 generic; \$4.60 all others</b></p> <p><b>Group 3: ≤150% FPL</b>  <b>\$4.50 generic; \$11.20 all others</b></p> <p><i>*Group 3 (up to 135% FPL) removed by CMS for 2024 and new Group 3 reflects former Group 4 limit of 150%</i></p>

# UC Medicare Choice

- Inflation Reduction Act \$0 member liability in the catastrophic phase
  - New Threshold \$8,000 (from \$7,400)
  - \$0 Member Cost Share
- Low-Income Subsidy (LIS) and True Out-of-Pocket (TrOOP) Amounts are changing
- New Vendor for Post-discharge Meals
  - From Mom's Meals to Roots Food Group Management

# UC Medicare Choice *cont.*

## Public Law No: 117-328/HR 2716: Coverage of MFTs and MHCs as Medicare providers

- Members can see state-licensed MFT and MFCCs for Medicare-covered outpatient behavioral health services
  - \$20 copayment
- 2023: To use this benefit, members may need to pay the full cost and then submit a reimbursement claim
- For **2024**: Providers may submit claims directly to UnitedHealthcare for reimbursement

# Kaiser Senior Advantage

- Inflation Reduction Act \$0 member liability in the catastrophic phase

	2023	2024
Insulin administration devices & generic drugs	\$3 copay	<b>\$0 copay</b>
Brand name & specialty drugs	\$10 copay	

- Discontinuing Post-Discharge Meal Delivery



# 2024 Health Plan ID Cards

HMO Plans	ID cards will go to
Kaiser Permanente HMO	New Members Only
Kaiser Senior Advantage	
UC Blue & Gold HMO (Health Net)	All Members: New ID card with new plan code 'KR9 WITH PHARMACY'

# 2024 Health Plan ID Cards

## Non-Medicare PPO Plans administered by Anthem Blue Cross

CORE

UC Care

UC Health Savings Plan

New Members Only

Plan ID Card: New Members Only

HSA Debit Card: New Members + Current Members with expiring HSA debit cards will receive a new card (Debit card is good for 3 years from the issue date).

# 2024 Health Plan ID Cards

## Medicare PPO Plans administered by Anthem Blue Cross

### UC Medicare PPO

New Members: 2 ID cards: Medical card from Anthem and pharmacy card from Navitus

### UC High Option Supplement to Medicare

Continuing Members: Continue to use current Anthem (updated cards received in August) and Navitus ID cards

Anthem Health Guide will continue to provide customer service

### UC Medicare PPO w/o Rx

New Members: Medical ID card from Anthem.

Continuing Members: Continue to use current Anthem card (updated cards received in August)

Anthem Health Guide will continue to provide customer service

## Medicare PPO Plan administered by UnitedHealthcare

### UC Medicare Choice

All Members: new ID card with new RxGrp number: MPDURS

# Other Health & Welfare Benefits

- Delta Dental PPO
  - No benefit changes for plan year 2024
- DeltaCare USA
  - No benefit changes for plan year 2024
- Retiree VSP
  - No benefit changes for plan year 2024

# Eligible Family Members

- Please make sure that all enrolled family members meet eligibility criteria
- Audit for proof of dependent's eligibility
  - Severe penalties apply if UC finds ineligible family members on employee's plans
- Over-aged Disabled Child

# Making Open Enrollment Changes Online

# How to Make Changes

- Go to Open Enrollment website
  - <http://ucnet.universityofcalifornia.edu>
  - Sign-in to UCRAYS using your ID and password
    - Video <https://ucnet.universityofcalifornia.edu/oe//resources/retirees-how-to-make-changes-ucrays.html>
  - Select the tab for the change you desire
  - Confirm your selection; print your confirmation

*OR*

- Phone
  - RASC - 1-800-888-8267

# UCRAYS Open Enrollment (for retirees)

The screenshot shows the UCRAYS Retirement portal interface. At the top, there is a navigation bar with 'HOME', 'MESSAGES', and 'LOG OUT' links. The main header features the University of California logo and the text 'Retirement At Your Service'. A left-hand navigation menu includes options like 'Messages', 'My Account', 'Earnings Summary', 'Manage Contacts', 'Report a Death', 'Upcoming Seminars', 'Contact Us', and 'Quick Links'. The main content area is divided into several sections: 'Next Payment Date' (10/11/2019) with a 'Benefit Payment Details' button; 'Open Enrollment' (indicated by a red arrow) with a medical icon and an 'Open Enrollment' button; 'Tax Withholding' (indicated by a percentage icon) with a 'Tax Withholding' button; 'Manage Contacts' (with a description of contact types) and 'Retiree Insurance' (with a description of health enrollments).



# Passwords for *Retirement At Your Service Online* UCRAYS

- Everyone needs a password to access personal accounts and make Open Enrollment changes on *UC Retirement At Your Service Online* through UCnet
- Forgot password??
  - Click “Sign in to my accounts”, then select “Forgot Password” from the login page
    - You will be emailed a temporary password immediately
- No computer access or questions
  - RASC – 1-800-888-8267

# Making Open Enrollment Changes

- Visit the Open Enrollment website on UCnet even if you do not plan to make any changes.
  - <http://ucnet.universityofcalifornia.edu>,
  - click on the “Open Enrollment 2024” icon
- Log in and review your current enrollments
- Review plan costs and coverage for 2024
- Special tools to compare plans

# Required Medicare Forms

- Enrolled in Medicare and changing plans, form required
- Deadline to return form to Office of the President
  - Monday, November 27, 2023
- Required forms
  - UC Medicare Choice
    - Medicare Advantage Universal Enrollment/Election form (UBEN 121)
  - Kaiser
    - Medicare Advantage Universal Enrollment/Election form (UBEN 127)
  - Anthem Blue Cross
    - Blue Cross Medicare RX (PDP) with Senior Rx Plus Enrollment form (UBEN 123)

# Planning Tools

- UCnet website
  - <http://ucnet.universityofcalifornia.edu> then choose “Open Enrollment 2024”
  - Find a Doctor
  - For formularies, check medical plan websites or call plans directly
  - Links to UC Health plans and links to plan websites
  - Details of coverage

# Tips

- Gather personal data for new family members
  - Birthdates, Social Security numbers
  - UnifyHR
- Changing PCP only?
  - Can change at any time – call medical plan directly
- Address needs updating?
  - Login to *UCRays*, choose “My Contact Information”

# Tips

- Don't wait until the last minute to make changes
  - Open Enrollment ends at 5:00 p.m. on Friday, November 17<sup>th</sup> !!
- Confirm your choices!
  - Open Enrollment changes are only recorded when you confirm them
  - Keep your confirmation statement
- Review January 1<sup>st</sup> pension statement
  - Shows Open Enrollment changes

# Medical Plans for 2024

# Medicare Retiree Plans

- Kaiser Senior Advantage
- UC Medicare Choice
- UC Medicare PPO
- UC Medicare PPO without Prescription Drug
- UC High Option Supplement to Medicare
- Via Benefits Medicare Coordinator Program (outside California)



# Split Families – Partner Plans

## Non-Medicare Plans

- Kaiser Permanente\*
  - UC Blue & Gold HMO
  - CORE
  - UC Care
- \*Optum provides behavioral health benefits as an overlay in Kaiser

## Medicare Plans

- Kaiser Senior Advantage
- UC Medicare Choice
- UC Medicare PPO
- UC Medicare PPO without Prescription Drug
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- Via Benefits Medicare Coordinator Program (outside California)

# Behavioral Health

- All plans cover mental health care and substance abuse
- Provider networks may change when enrolled in Medicare

# Behavioral Health Providers 2024

Plan	Non-Medicare	Medicare
UC Blue and Gold/UC Medicare Choice	HealthNet	Medicare & United Healthcare
Kaiser/Senior Advantage	Optum & Kaiser	Kaiser
UC Care UC Health Savings Account	Anthem Blue Cross	N/A
CORE	Anthem Blue Cross	N/A
UC Medicare PPO	N/A	Medicare & Anthem Blue Cross
UC High Option	N/A	Medicare & Anthem Blue Cross

# Are you moving in 2024?

- Available when LIVING outside of US
  - UC Care, CORE (without Medicare)
- Available within US
  - UC Care (non-Medicare)
  - UC Health Savings Plan (non-Medicare)
  - Core
  - UC Medicare PPO
  - UC High Option Supplement to Medicare

# Via Benefits– Outside of CA

- All family members are enrolled in Medicare
- UC makes annual contribution to a Health Reimbursement Account for retiree and each family member
- Contribution is subject to graduated eligibility
- Retiree uses fund to purchase Medicare supplement plan from Via Benefits
- Can also use extra funds to pay medical expenses and Part B premium

# Retiree Health Premiums

- Each year UC determines the maximum amount that will be contributed toward a retiree's medical and dental insurance
  - Some retirees receive the “maximum UC contribution”
  - Some retirees have “graduated eligibility” and receive a % of the maximum amount
- The amount of the UC contribution depends on:
  - Retiree health eligibility rules
  - Years of UCRP service credit
  - Age factor added in 7/1/2013 rules

# Maximum UC Contribution

## Group 1

- UCRP Members hired before January 1, 1990 receive 100% of UC's contribution:
  - Retires before age 55 and has at least 10 years of UC service credit (5 years for Safety members)
  - Retires at age 55 or later and has at least 5 years of UC service credit

# Maximum UC Contribution

- Medicare Plans
  - All or some family members in Medicare
- Non-Medicare Plans
  - All family members under age 65
- Age 65 and Over, No Medicare
  - UC retiree was not coordinated with Social Security when employed
  - No one in family eligible for Medicare



# Medicare Part B Reimbursement

- If your UC medical plan premium is zero, you may receive a full or partial "reimbursement" of your Medicare Part B premium – example:

**\$0.00**

\$122.55 > added to UC pension (Kaiser Senior Advantage)

Single party coverage

- The amount of the reimbursement depends on the total cost of your plan to UC

# Service Credit Requirements for Retiree Health and Welfare Eligibility

## Group 2

- UCRP Members hired between January 1, 1990 and June 30, 2013, qualify for retiree health coverage after 10 years of service
  - Based on graduated eligibility
    - Percentage of UC's maximum contribution
- "Age + service credit = 75" -- 50% of max
- Find your rate on UCRAYS

## Group 2 Graduated Eligibility percentages

Years Service Credit	% of Maximum Contribution	Years Service Credit	% of Maximum Contribution
5-9	Age+years = 75	15	75%
10	50%	16	80%
11	55%	17	85%
12	60%	18	90%
13	65%	19	95%
14	70%	20	100%

# Graduated Eligibility – Example

- Service credit = 15 years
- UC pays 75% of maximum “UC Contribution”

\$460.31 Gross premium (UC Medicare PPO)  
- \$277.58 75% of UC Contribution  
**\$182.73 = Monthly premium paid by retiree**

# 2013 Graduated Eligibility

## Group 3

- Hired on or after July 1, 2013
- Also current employees not grandfathered
- UC Contribution calculated using age and service credit;
- Maximum UC contribution at age 65 w/ 20 years of service credit
- Graduated eligibility chart is posted on Future of UCRP website:  
<http://ucnet.universityofcalifornia.edu/forms/pdf/retiree-health-eligibility-fact-sheet.pdf>

# What is Medicare?

- Federal program that provides health insurance to:
  - People 65 or older
  - People with disabilities
- Covers most medical services
- Does not pay total cost of care
- Foundation for all UC Medicare plans

# Three Parts of Medicare

## Part A - Hospital


- In-patient hospital
- Home health care
- Skilled nursing facility
- Hospice care

## Part B - Medical

- Office visits
- Lab tests
- Physical therapy
- Medical equipment
- Some preventive care

## Part D – Prescription Drugs

# Medicare cards

**MEDICARE**  **HEALTH INSURANCE**


**1-800-MEDICARE (1-800-633-4227)**

NAME OF BENEFICIARY  
**JANE DOE**

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **FEMALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **07-01-1986**  
**MEDICAL (PART B)** **07-01-1986**

SIGN  
HERE \_\_\_\_\_

 **MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>PART A</b>	<b>03-03-2016</b>
<b>PART B</b>	<b>03-03-2016</b>



# Medicare Eligibility

- Your own work history
- Work history of spouse or ex-spouse
- Contact Social Security to clarify your eligibility

# When to enroll in Medicare?

- Employees
- Eligible at retirement
- Eligible after retirement

# Active Employees

- Do not enroll in Medicare Part B or D
- Spouse enrolled in your UC employee medical plan does not need to enroll \*
- “Special enrollment period” when UC employee retires
- You may enroll in Part A when first eligible at age 65 – not required

**\*Same-sex spouses and domestic partners should consult with Social Security**

# Eligible at Retirement

- You and your family members who are eligible for Medicare must enroll in Parts A & B
- Go to Social Security office two months before UC employee retires
- Complete UC forms to enroll in UC plan
- You may also receive a follow-up “Coordination of Benefits” form from Medicare

# Eligible after Retirement *cont.*

- You and your family members who are eligible for Medicare must enroll for Parts A & B
  - Go to Social Security office or [www.ssa.gov](http://www.ssa.gov) about three months before turning 65

*OR*

- If receiving a Social Security pension, you will get a Medicare card in the mail
- UCOP will mail UC enrollment forms to you and family member

# Medicare Premiums in 2024

- Medicare Part A – No monthly premium
- Medicare Part B - \$174.70 per month
  - May cost more for retirees with higher incomes
  - Deducted from Social Security check or you pay directly
- Medicare Part D – No monthly premium
  - May cost more for retirees with higher incomes

# “Income Related Adjustment”

- Medicare Part B and D premiums may be higher for retirees with incomes over:
  - \$103,000 – single
  - \$206,000 – married

# Monthly Premiums

- UC Medical and Dental
  - Deducted from UC pension check
    - Subject to Graduated Eligibility
  - Part B Reimbursement added to check
- UC Retiree Vision – paid to VSP



# Coordination with Medicare 2024

- Kaiser Senior Advantage

- You assign your Medicare to the insurance plan
- Cannot use Medicare outside the plan

- UC Medicare PPO
- UC High Option Supplement to Medicare

- Medicare is primary payer
- Anthem Blue Cross is secondary payer

# Coordination with Medicare 2024

- UC Medicare Choice

- You assign your Medicare to the insurance plan
- Can use Medicare outside the plan for Behavioral Health

# Choice of Physician 2024

- Kaiser Senior Advantage

- You select PCP
- PCP coordinates care
- PCP refers to specialists
- Specialists limited to physicians in medical group

- UC Medicare PPO
- UC High Option Supplement to Medicare
- UC Medicare Choice

- Any Medicare physician

# About HMO Plans

- Health Maintenance Organization (HMO)
  - You pay a copayment for some products and services
  - No claim forms; no annual deductible
- You must live or work in plan's service area
- You must receive services from network providers
  - You select a Primary Care Physician (PCP) who coordinates your care
  - Preauthorization required for services and specialists
- Out-of-area: Emergency and Urgent Care services only
- Standardized benefits
- Managed care

# HMOs have copays for care

## Kaiser Senior Advantage

- Office visit copay is \$20
- Emergency room visit copay is \$65
  - Waived if admitted
- Outpatient surgical center copay is \$100
- Inpatient hospital copay is \$250
- No deductibles
- No paperwork or bills
- Managed care

# About PPO Plans

- PPO = Preferred Provider Organization
  - Offer a broad network of providers and allows flexibility to see non-network providers
  - Don't need a referral to see specialist
  - Pay less if you use a provider in the network
  - You pay nothing for preventive care (in-network)
  - Separate annual deductibles for in-network and out-of-network benefits
  - Separate annual out-of-pocket maximums

# UC Medicare Choice

- You pay a copayment for some products and services
- No claim forms; no annual deductible
- Offers a broad network of providers and allows flexibility to see non-network providers
- Don't need a referral to see a specialist

# Anthem Blue Cross Deductibles & OOPM

- Annual Individual Deductible
  - You pay for cost of first services until deductible is satisfied
- Annual Individual Out-of-Pocket Maximum (OOPM)
  - Limits your financial liability
  - After you pay the OOPM, the plan pays 100% of future expenses for remainder of calendar year
  - See plan documents for amounts and limitations
  - OOPM for medical expenses and drugs



# Prescription Drugs - Part D

- All plans have Medicare Part D
- NO additional premium for most
- Copays – NO “donut hole”
- Some formulary (drug list) changes
- ID cards with Part D logo
  - HMO members receive 1 card
  - Anthem Blue Cross members receive 2 cards
    - 1 medical card and 1 drug card

# Can't stay away???

- Review the Rehired Retiree policy
- Returning to work can impact how your medical plan coordinates with Medicare
- Review “Returning to UC Employment after Retirement” factsheet
  - <http://ucnet.universityofcalifornia.edu/forms/pdf/returning-to-uc-employment-after-retirement.pdf>

# Resources

<http://ucnet.universityofcalifornia.edu/oe/medical>

- 2024 Medical plan information and rates

<http://ucnet.universityofcalifornia.edu>

- Complete Guide to Retirement Benefits
- Retirement Handbook

<http://www.ssa.gov>

- Apply for Medicare Benefits

<http://www.medicare.gov>

- “Original” Medicare coverage and publications

# Resources

- RASC
  - 1-800-888-8267
    - For email, please see UCRAYS web portal
- Health Care Facilitator – Gabe Schmidt
  - 510-664-4134
  - Gabe.Schmidt@berkeley.edu

# Questions...

