Employee Health Benefits Open Enrollment for 2012

UC medical insurance plans will be open for enrollment from October 31, 2011 at 8:00 a.m. through November 22, 2012 at 5:00 p.m. For the best opportunity to directly speak with insurance vendors, please attend the UCDHS Open Enrollment Fair on November 1st at the Marriott Courtyard Ballroom from 10:00 a.m. to 2:00 p.m.

In addition, benefits information sessions have been scheduled at key locations throughout the health system for your convenience:

- November 8, 2011
  Main Hospital Cafeteria
  11:00 am to 1:00 pm

- November 10, 2011
  Ellison (ACC) Cafeteria
  11:00 am to 1:00 pm

- November 16, 2011
  Main Hospital Cafeteria
  11:00 am to 1:00 pm

- November 16, 2011
  Broadway Building, Room 2510
  11:00 am to 1:00 pm

Highlights for the Coming Year

UC had some success in holding down rising health care costs. UC Faculty and staff will see only modest increases in medical plan costs for 2012, with 70 percent of employees seeing increases of less than $10 each month. In some instances, rates will actually go down next year. UC continues to cover 87 percent of premiums costs. See the complete list of 2012 health care rates on At Your Service:

http://atyourservice.ucop.edu/employees/health_welfare/medical/medical-plan-costs-2012.html

UC is offering eight medical plans from which to choose. Each plan provides comprehensive coverage, including behavioral health benefits. Wide variations between the health plans exist in terms of cost.
 premiums and out-of-pocket expenses), provider choice, and the flexibility to use out-of-network doctors and hospitals.

Please take time to review your 2012 options and choose the medical plan that best fits your needs. Tools on the Open Enrollment website are available to help you compare plans and find the one that's right for you and your family:

http://atyourservice.ucop.edu/open_enrollment

There were few changes in coverage this year, but some items are worth noting:

- If you’re enrolled in Health Net HMO and are open to non-Sutter physicians, consider switching to Western Health Advantage (WHA). WHA offers the same HMO plan design as Health Net HMO but costs less since the insurer contracts with medical groups offering lower reimbursement rates. HealthNet Blue & Gold is also an option to consider for employees who have family members that reside outside the WHA geographical service area and are open to non-Sutter physicians.

- UC is moving from the Vision Service Plan’s Signature Network to the Choice Network, which includes about 98 percent of VSP’s California providers. This cost-saving move will allow the University to pass on savings to employees through an improved contact lens benefit. VSP also has added Costco as an affiliate provider.

- Don’t forget to enroll or re-enroll in a flexible spending account if you expect to have $180 to $5,000 in out-of-pocket health care or dependent care expenses next year. An FSA allows you to set aside money pre-tax in a special account from which you can pay for eligible expenses. It’s a good way to stretch your health, dental, and/or vision care dollar and save money. Conexis Customer Service can be reached at 1-800-482-4120. The CONEXIS website is: https://www.conexis.org/Solutions/fsa_EE.asp

Please note ARAG Legal, supplemental disability, supplemental life, dependent life and Accidental Death & Dismemberment insurance ARE NOT Open Enrollment options this year.

You will find more details in your 2012 Open Enrollment booklet, which will arrive in the mail soon.

If you have questions, please stop by the UCDHS Benefits Office located in TICON III, Suite 2300 or call 916-734-8099.