UCDHS Benefits 2010 Open Enrollment Announcement

The UCDHS Benefits 2010 Open Enrollment begins Monday, October 25th at 8:00 a.m. through Tuesday, November 23rd at 5:00 p.m.

UCDHS information sessions will be available on the following dates:

Open Enrollment Faire

Wednesday, November 3, 2010
The Courtyard by Marriott Ballroom
10:00 am to 2:00 pm

This will be a great opportunity to meet insurance carrier representatives to obtain information and/or have your questions answered.

UCDHS Main Campus Information Sessions

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
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<tbody>
<tr>
<td>Friday, November 5th</td>
<td>11:00 am to 1:00 pm</td>
<td>Main Hospital Pavilion Cafeteria</td>
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<td>Tuesday, November 9th</td>
<td>11:00 am to 1:00 pm</td>
<td>ACC Building Cafeteria</td>
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<td>Wednesday, November 10th</td>
<td>11:00 am to 1:00 pm</td>
<td>Broadway Building, Room 2510</td>
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<tr>
<td>Tuesday, November 16th</td>
<td>11:00 am to 1:00 pm</td>
<td>Main Hospital Pavilion Cafeteria</td>
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In addition, UCDHS Benefits has a limited number of departmental presentations available. Priority will be given to departments that are geographically located away from the main hospital complex.

Actions you can take during Open Enrollment

- Change to a different medical plan.
- Change to a different dental plan (California residents only).
- Change participation in the Tax Savings on Insurance Premiums (TIP) program.
- Enroll eligible family members in certain plans, including dependent children previously de-enrolled at Age 23. New maximum age for dependent children is 26.
- Enroll in ARAG Legal coverage.
• Enroll or re-enroll in the Health Care Reimbursement Account (HCRA). If currently enrolled, you **must re-enroll** if you want to participate in 2011.

• Enroll or re-enroll in the Dependent Care Reimbursement Account (DepCare). If currently enrolled, you **must re-enroll** if you want to participate in 2011.

• Opt out of your medical, dental, and/or vision plan, or enroll in a new plan if you previously opted out.

• Cancel medical, dental, and/or vision coverage for currently enrolled family members.

**Highlights**

**Medical Plans**

Although initial medical plan renewal proposed increases were very high (some exceeding 17 percent), over 50% of UC employees will experience an increase of less than $10 per month. Lifetime limits have been removed from all plans. Preventive coverage is available now at no cost if using network providers. Mental health and substance abuse coverage through United Behavioral Health is now included in deductibles and maximum out-of-pocket expenses for most medical plans.

The 2011 medical premiums can be viewed on the At Your Service website- [http://atyourservice.ucop.edu/](http://atyourservice.ucop.edu/). Please access the October 11, 2010 “A Message from VP Dwayne Duckett Regarding 2011 Medical Plan Rates” for employee premium costs based on family composition and salary banding.

Health Net members who receive services at extremely high expense medical providers such as Sutter will see dramatically increased rates in 2011. Health Net is offering a reduced provider panel (Blue & Gold) plan that will offer lower premium rates. UCD Medical Group is a Blue & Gold plan provider. However, you may wish to consider WHA if you want to access either UCDHS or Mercy physicians since the HMO plan design is the same, and WHA offers a lower premium than the Health Net Blue & Gold plan. Please check the Health Net website after October 15, 2010 in order to determine if your provider is under the Blue and Gold Plan. The website address is: [http://www.healthnet.com/uc](http://www.healthnet.com/uc). **NOTE: YOU NEED TO SWITCH TO THE HEALTH NET BLUE & GOLD PLAN IF YOU WISH THE RESTRICTED PANEL. OTHERWISE, YOU WILL AUTOMATICALLY CONTINUE IN THE TRADITIONAL HEALTH NET PLAN.**

CIGNA will end in 2010. The PPO with Health Reimbursement Account (HRA) will be transferred to the Anthem Lumenos plan. This plan is designed for employees who prefer to actively manage their health insurance. However, depending on usage, the out-of-pocket expenses can be considerably higher than the HMO plans. The premium in 2011 will be lower than was charged by CIGNA in 2010.

StayWell will be offering incentive awards again this year for plans that are participating. You must complete both the Health Assessment and Follow-up Program by December 15, 2011 in order to receive the incentive award ($100 employee/ $50 spouse/DP).

**Age 26 Re-enrollments**

Employees will be able to add their dependent children who “aged out” at 23 back into ALL UC insurance plans until a new maximum age of 26. **RE-ENROLLMENT MUST OCCUR DURING OPEN ENROLLMENT WITH AN EFFECTIVE DATE OF JANUARY 1, 2011.** You can directly enroll your dependents back in medical, dental, and vision insurance with the online Open Enrollment system. Please complete a UPAY 850 Benefits Enrollment form (available at Benefits- TICON III, Suite 2300 or at the At Your Service website.
in the Quick Links “Forms and Publications” section) if you want to re-enroll your dependents in dependent life insurance and/or Accidental Death and Dismemberment (ADD) insurance. UPAY 850 forms may be faxed to UCDHS Benefits at (916) 734-5338.

No marriage, residency, and tax dependency requirements for natural or adopted children, stepchildren, and domestic partner’s children. However, the marriage, residency, and tax dependency requirements still apply for grandchildren and step-grandchildren, legal wards (still covered only to age 18), and over age-23 disabled children.

Union members who do not have a current collective bargaining agreement (currently in successor bargaining) MUST use the above Age 23 re-enrollment procedures, but the effective dates of re-enrollment may be delayed until a resolution of the contract negotiations.

Dental Plans

No premium costs to employees. Coverage for dental implants added to Delta Dental PPO.

VSP

No employee premium cost. Diabetic Eye Care program ($20 co-pay) and Retinal Screening (maximum $39 charge) is now available.

Legal Plan

ARAG Legal is an Open Enrollment option for this year. New services added for Neighbor disputes and Tenant Matters.

Health Flexible Spending Account

$5000 maximum for 2011, HOWEVER Over the Counter (OTC) drugs will NOT be an eligible purchase without a prescription. You CANNOT apply 2010 funds towards post January 1, 2011 OTC purchases. All OTC purchases must be made prior to December 31, 2010.

Accidental Death & Dismemberment Insurance

7% reduction

Supplemental Life and Dependent Life Insurance

5% reduction in premium rate. However your premium may increase due to a higher salary base and/or age factor.

Supplemental Disability

Same basic premium rate as 2010. However your premium may increase due to a higher salary base and/or age factor.
Other Things to Review (Not Open Enrollment Items)

- Check your beneficiaries at the Fidelity and At Your Service websites.
- Change your supplemental disability waiting period *
- Change your supplemental life and/or dependent life coverage*

* May require completion of a Statement of Health and acceptance by the insurer.

Read all the details you need and make your changes online at the Open Enrollment Section of the At Your Service website: http://atyourservice.ucop.edu. The website will be fully operational October 25, 2010.

Should you have any questions feel free to visit UCDHS Benefits located in TICON III, Suite 2300, or call at (916) 734-8099, attend the UCDHS Open Enrollment Fair on November 3rd at the Marriott’s, visit one of the UCDHS Main Campus Information sessions.