Presentations/ Help Desks Are Available for 2014 Open Enrollment

The UC Davis Health System Benefits Office is offering 2014 Open Enrollment presentations to off- and onsite health system departments from Oct. 25, 2013, through Nov. 8, 2013, upon request.

Priority is given to off-campus locations, such as the Primary Care Network (PCN) offices. Additional Sacramento campus slots are available. Presentations may be requested by emailing the UC Davis Health System Benefits Manager at: john.peklar@ucdmc.ucdavis.edu

In addition, the UC Davis Health System Health Care Facilitator (HCF) program is offering a series of Open Enrollment presentations and drop-in times on both the Sacramento and Davis campuses. A list of dates, times, and locations can be accessed at http://www.hr.ucdavis.edu/hcf

For 2014, UC is offering six choices for medical plans. Two are new: Blue Shield Health Savings Plan (a PPO with UC-funded health savings account that allows you to contribute tax-free); and UC Care (a traditional PPO plan.) Both options provide access to UC doctors and medical centers as well as the entire Blue Shield network (which includes Sutter doctors). Four plans are continuing into 2014: Western Health Advantage, HealthNet Blue & Gold, Kaiser Permanente and Core.

Four plans are being discontinued, including the Anthem Blue Cross Plans and the HealthNet HMO. Each of the six plans available for 2014 provides comprehensive coverage, including behavioral health benefits. Variations between the health plans exist regarding cost (premiums and out-of-pocket expenses), provider choice and the flexibility to use out-of-network doctors and hospitals.

The latest UC Quarterly Statistical Report indicates that UC Davis Health System employees by percentage are enrolled in the following: WHA, 41%; Kaiser, 32%; HealthNet Blue & Gold, 1%; and HealthNet HMO, 8%; The Blue Cross plans total about 8%. Approximately 84% of UC Davis Health System employees are enrolled in health plans that are continuing into 2014.
Premiums for the HMO plans have risen slightly this year. Employees in WHA, Kaiser or HealthNet Blue & Gold do not need to take any action during Open Enrollment to continue their benefits.

Please take time to review your 2014 options and choose the medical plan that best fits your needs. Tools on the Open Enrollment website will help you compare plans and find the one that’s right for you and your family:
http://www.atyourservice.ucop.edu/oe/medical

Points to consider:

- If you’re enrolled in HealthNet HMO and are open to UC Davis Health System or other non-Sutter physicians, consider switching to Western Health Advantage (WHA). WHA offers the same HMO plan design as HealthNet HMO but costs less since the insurer contracts with medical groups offering lower reimbursement rates. HealthNet Blue & Gold is also an option to consider if you have family members who reside in California but outside the WHA geographical service area.
  - If you wish to continue with Sutter and/or have dependents permanently living out of California, you will need to consider the UC Care plans.

- Don’t forget to enroll or re-enroll in a flexible spending account if you expect to have 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. You must re-enroll in a Health and/or Dependent Care FSA each year during Open Enrollment for the next plan year.
  - If you select the Blue Shield Health Savings Plan, you are not eligible for the Health FSA account.

ARAG Legal, supplemental disability, supplemental life, dependent life and Accidental Death & Dismemberment insurance ARE NOT open to employees in the 2014 Open Enrollment period.

You will find more details in your 2014 Open Enrollment booklet, which has been mailed to your home address.

If you have questions, please stop by the UC Davis Health System Benefits Office located in TICON III, Suite 2300 between the hours of 7:30 a.m. and 4 p.m.