In This Issue

Accessing virtual healthcare

Life Event: Returning from Leave of Absence

Retirement Counseling Workshop

Navitus

HR Benefits Unit
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https://blink.ucsd.edu/sponsor/hr/divisions-units/benefits.html

Benefits eNewsletter
A Quarterly Newsletter brought to you by UC San Diego Campus Human Resources

HR Benefits Office Hours
Need help understanding your benefits options? Looking to retire and have a couple questions? Pop into our virtual Office Hours to be placed in a breakout room with a Senior Benefits Analyst for a one-one-one meeting!

Every Tuesday in March and April
ZOOM Link: https://ucsd.zoom.us/j/99674529709
No registration required

March 2022
- March 1 - 10:00 a.m. - 11:30 a.m.
- March 8 - 3:00 p.m. - 4:30 p.m.
- March 15 - 10:00 a.m. - 11:30 a.m.
- March 22 - 3:00 p.m. - 4:30 p.m.
- March 29 - 10:00 a.m. - 11:30 a.m.

April 2022
- April 5 - 3:00 p.m. - 4:30 p.m.
- April 12 - 10:00 a.m. - 11:30 a.m.
- April 19 - 3:00 p.m. - 4:30 p.m.
- April 26 - 10:00 a.m. - 11:30 a.m.
Additional health care options

All UC health plans offer phone and/or video options for getting medical and behavioral health advice and care. Check UCnet for additional information.

UC Blue & Gold
- MinuteClinic.com - Walk-in medical care in select CVS pharmacies even if you are outside of your service area (preventive care $0, all other services $20)
- Babylon Telehealth - 24/7 at $0 copay
- 24-Hour Nurse Line - 1-800-893-5597

Kaiser Permanente
- Target Clinic - Walk-in medical care in select Target Stores even if you are outside of your service area ($20 copay)
- Kaiser GetCare - 24/7 at $0 copay

Anthem PPO plans (UC Care, UC Health Savings Plan, Core)
- Live Health Online - 24/7 (coinsurance amount varies, see chart below)
- Anthem 24/7 Nurseline - 1-800-977-0027

Plan Highlights

<table>
<thead>
<tr>
<th>Covered Service</th>
<th>UC Care</th>
<th>UC Health Savings Plan</th>
<th>CORE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical</td>
<td></td>
<td>Medical</td>
</tr>
<tr>
<td></td>
<td>First consult is free. $20 per</td>
<td></td>
<td>$59 until deductible is met. Once</td>
</tr>
<tr>
<td></td>
<td>visit thereafter.</td>
<td></td>
<td>deductible is met, you pay 20%.</td>
</tr>
<tr>
<td>LiveHealth Online</td>
<td>Psychology / Psychiatry</td>
<td></td>
<td>Psychology $95 for a psychologist or $80</td>
</tr>
<tr>
<td></td>
<td>First three consultations are</td>
<td></td>
<td>for a therapist until deductible is</td>
</tr>
<tr>
<td></td>
<td>free. $20 per visit thereafter.</td>
<td></td>
<td>met, then after you pay 20%.</td>
</tr>
<tr>
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<td></td>
<td>Psychiatry $175 for the initial evaluation, then $75 for each follow-up visit until deductible is met, then after you pay 20%.</td>
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<td></td>
<td>Psychiatry $175 for the initial evaluation, then $75 for each follow-up visit until deductible is met, then after you pay 20%.</td>
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Telehealth Office Visits
- UC Select (Tier 1)  
  • $20 copay
- Anthem Preferred (Tier 2)  
  • 30% after deductible
- Out-of-Network (Tier 3)  
  • 50% after deductible
- In-Network  
  20% after deductible
- Out-of-Network  
  40% after deductible
- In-and Out-of-Network  
  20% after deductible
Qualifying Life Events
You have an opportunity to make changes to your insurance enrollments if you experience a qualifying life event. We'll explore a different life event on each eNewsletter issue. To see the full list, see "Using Your Benefits" on UCnet.

Returning from a Leave of Absence
Some plans may have been canceled during your leave of absence, either voluntarily or by default. When you return, you have an opportunity to re-enroll. Be sure to review your Benefits Summary in UCPath to see the plans you currently have.

To re-enroll, use the UCPath eForms in the Forms Library.

IF YOUR LEAVE WAS LESS THAN 120 DAYS...
You can re-enroll in any of the plans you had prior to your leave of absence.
Not sure what you had before? Change the date on your UCPath Benefits Summary Page to before you went on leave.

IF YOUR LEAVE WAS 120 DAYS OR MORE...
You can enroll in any plan available to you, as well as enroll eligible family members you didn't previously enroll. Use this opportunity to enroll in plans that you didn't have before and would normally require evidence of insurability.

✓ Voluntary Short-Term Disability
✓ Voluntary Long-Term Disability
✓ Supplemental Life Insurance
✓ Expanded Dependent Life Insurance

YOU MAY BE ELIGIBLE FOR A SERVICE CREDIT PURCHASE
If you are a UCRP member, you can purchase service credit for an eligible unpaid leave of absence. The leave period must be at least 4 weeks in duration and you must purchase the entire duration. You can create a purchase estimate and apply on UCRAYS.
Review your Benefits Enrollments and Pay Statement

Take the time to review your benefits elections and your paycheck in UCPath throughout the year. Any elections/changes made due to a life event should be reflected in the UCPath system and on your paycheck.

Steps to Take:

- Log in to UCPath at https://ucpath.universityofcalifornia.edu
  - On the Dashboard, scroll down and click on “Benefits Summary” under the Health and Welfare section.
  - Review each benefit and dependent’s information to ensure your enrollment(s) is accurate.
- Review your paycheck.
  - Click on “View Paycheck” under the Income and Taxes section.
  - Verify that the plans you enrolled in are listed.

If you find any discrepancy with your enrollment or a plan you are enrolled in is not showing on your paycheck, open a ticket with UCPATH or call them at 855-982-7284.

Family Member Eligibility Verification

If you recently enrolled in benefits and/or added dependents to your coverage, either due to a life event or during Open Enrollment, you will need go through the Family Member Eligibility Verification (FMEV) process.

- UnifyHR will send you a packet requesting information to verify your dependent(s).
- If you fail to complete the verification process, your unverified dependent(s) will be de-enrolled from your benefits.
- You can find detailed information about the FMEV process on UCnet.
UC Anthem PPO Plans Pharmacy Coverage

Effective January 1, 2022, Navitus Heath Solutions (Navitus) replaced Anthem IngenioRx as the administrator of prescription drug benefits for the following UC PPO plans: UC Care, CORE, UC Health Savings Plan, UC High Option Supplement to Medicare, and UC Medicare PPO.

- If you are currently enrolled in one of the plans listed above you were automatically transitioned from Anthem IngenioRx to Navitus Health Solutions on 1/1/22.
- You should have received notification if any of your current prescriptions are impacted by the change.
- If you are not already registered on anthem.com/ca, please do so in order to receive updates.

Flexible Spending Account Deadlines are Approaching!

Health Flexible Spending Account
- April 15: Deadline to submit reimbursement to WEX for expenses incurred during the 2021 plan year.
- Full remaining balance of unused funds will be carried over from the 2021 plan year to the 2022 plan year. Balances less than $25 were forfeited for those who did not re-enroll for the 2022 plan year.
- If you enrolled in a Health FSA in 2022, you can carry over up to $570 to the 2023 plan year.

Dependent Care Flexible Spending Account
- April 15: Deadline to submit reimbursement to WEX for expenses incurred during the 2021 plan year.
- There is no carryover feature in the Dependent Care FSA. However, the plan has a grace period, which has been extended for the 2021 plan year until December 31, 2022.
- For the 2022 plan year, participants will have a grace period ending March 15, 2023.

Visit UCnet for more detailed information regarding the Flexible Spending Accounts deadlines and rollover amounts.
**Health Care Facilitator Program**

The Health Care Facilitator (HCF) Program is designed to assist active and retired faculty and staff with understanding their UC health plan coverage, navigating the health care system (including Medicare coordination), and guidance for resolution of claims issues with providers and insurance carriers.

Email: HCFhelp@ucsd.edu
Call: 858-534-9686

Attend a Help Desk
Every 2nd and 4th Thursday of the month from 9:00 a.m. - 10:00 a.m.
https://ucsd.zoom.us/j/91981952281
(password: 220181)
(registration not required)

**Presentation: "Health Insurance After Your Retire"**

This presentation will explain UC’s retiree health and welfare benefits, which benefits can continue into retirement, eligibility for retiree health benefits, the cost of retiree health benefits and what UC requires of you when you become eligible for Medicare. The Health Care Facilitator will also provide resources for those who do not qualify for UC’s retiree health and welfare benefits.

Date and time:
3rd Wednesday of the month from 11:00 a.m. - 12:00 p.m.
Zoom URL: https://ucsd.zoom.us/j/94615684315

**Education Corner**

**Retirement Counseling**

Sign up for a 90-minute retirement counseling session facilitated by a Senior Benefits Analyst. The following topics will be covered:

- **Retirement 101** - Overview of UCRP and Retirement Estimates
- **Retirement Process** - Retirement Administration Service Center (RASC) Process for Retirement
- **Insurance Continuation Checklist** - Introduction to Retiree Health Benefits and Required Forms

Sessions will be held on:
- April 7 at 3:00 p.m.
- July 12 at 2:00 p.m.

[Click here to register on UCLearning](#)

**Retiree Health Plans Workshops**

If you are planning to retire soon, there are webinars and presentations available to you. These sessions will cover benefits, services and programs, Medicare basics, and UC eligibility and enrollment.

- For members in Anthem CORE, UC Care, and the UC Health Savings Plan, there is a pre-recorded presentation available.
- For members in UC Blue & Gold HMO (the partner plan to UC Medicare Choice), there are monthly presentations by UnitedHealthcare with a Q&A period. No registration is required. A pre-recorded presentation is also available on this website.
- For Kaiser Permanente members, monthly presentations followed by a Q&A discussion are also available. [Registration is required](#).

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| Every 2nd & 4th Monday 10:30 a.m. - 12:30 p.m. | New Hire Benefits Orientation - Register on UCLearning  
Facilitated by UCSD Senior Benefits Analyst |
| March 16 11:30 a.m. - 1:00 p.m. | You’ve been named to be a Trustee - Register on UCLearning  
Facilitated by Heidi Klippel, Esq. |
| March 22 11:00 p.m. - 12:00 p.m. | Guide to Investing in the UC Retirement Savings Program - Register on Webex  
Facilitated by Fidelity Investments |
| March 22 1:00 p.m. - 2:00 p.m. | Strategies for Drawing Income in Retirement - Register on Webex  
Facilitated by Fidelity Investments |
| March 24 10:00 a.m. - 11:00 a.m. | Five Money Musts - Register on Webex  
Facilitated by Fidelity Investments |
| April 21 11:30 a.m. - 1:00 p.m. | Preparing for Retirement - Register on UC Learning  
Facilitated by Fidelity Investments |