



UC Retiree Medical Plans

UCDAVIS

Health Care
Facilitator Program

Presented by
Guerrén Solbach

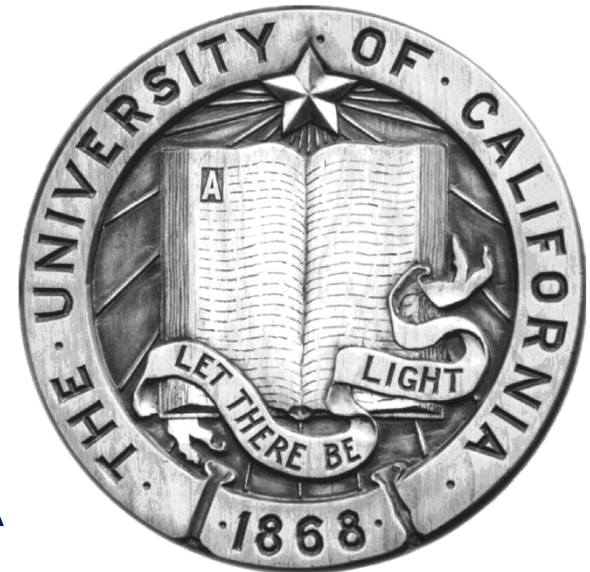
—Agenda—

- ◆ Your Options
- ◆ Making Changes
- ◆ Medicare and UC
- ◆ Plan Overviews
- ◆ Conclusion

—Your Options—

—Your options—

- ◆ **UC offers a menu of medical plan options**
 - ◇ HMO plans
 - ◇ PPO plans
- ◆ **Availability determined by zip code/county**
 - ◇ HMOs not available outside urban CA
 - ◇ See **UC Medical Plan Availability Tool** (Excel) on HCF site



—UC medical plans—

◆ HMOs

- ◇ Kaiser Permanente
- ◇ Kaiser Permanente Senior Advantage
- ◇ UC Blue & Gold HMO

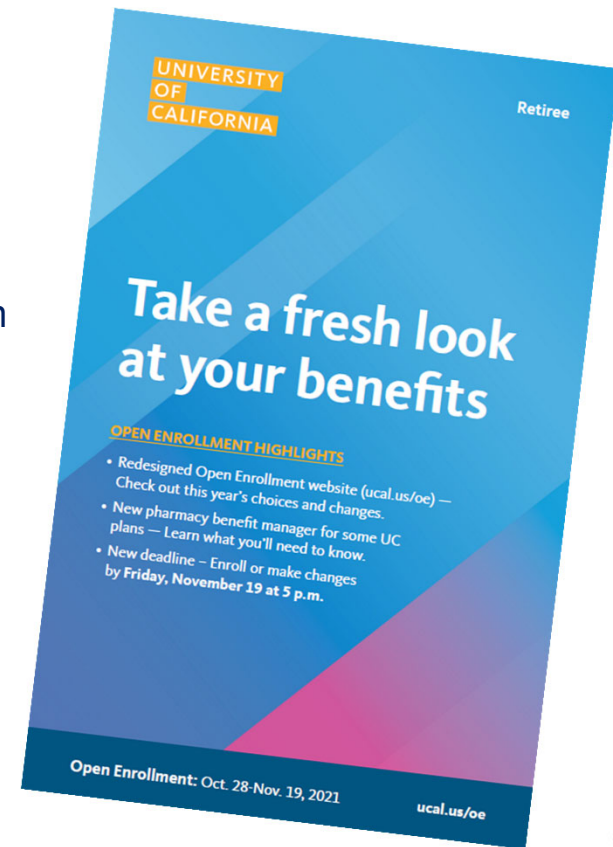
◆ PPOs

- ◇ CORE
- ◇ UC Care
- ◇ UC High Option
- ◇ UC Medicare Choice
- ◇ UC Medicare PPO
- ◇ UC Medicare PPO w/o Prescription Drugs

—Medical plan premiums—

- ◆ 100% of UC contribution: see rate chart
- ◆ Graduated Eligibility:
 - ◇ During OE, Log on to **UCRAYs** (password)
 - ◇ Or, use **UC Retiree Premium Estimator** (Excel) on HCF Program site (year round)
 - ◇ Or, call Customer Service at **1-800-888-UCOP**
- ◆ % of UC contribution is printed above address stamp

85
IMA RETIREE
1 SHIELDS AVE
DAVIS CA 95616-9999




—Medical plan premiums—

- ◆ UC premiums deducted from your UC pension
- ◆ Medicare premiums are paid by you
 - ◇ Out of Social Security income, or
 - ◇ Through Medicare Easy Pay, or
 - ◇ Through quarterly billing
- ◆ Medicare Part B reimbursement
 - ◇ A credit on your UC pension check
 - ◇ Only available to those in the least expensive plans



—About UC medical plans—

- ◆ Preventive care generally provided at no cost
- ◆ Medical benefits can be separate from Mental Health benefits and Pharmacy benefits
- ◆ Family member eligibility verification:  UnifyHR
- ◆ For details, see **Plan Booklets** (Evidence of Coverage documents)
 - ◇ <http://ucal.us/oe>
 - ◇ **HCF Program site** → **The Fine Print**

—Making Changes—

—Making changes—



Changes effective Jan. 1

- ◆ Move outside plan service area
- ◆ Adding newly eligible family member
- ◆ Loss of other coverage
- ◆ No pre-existing conditions exclusions

—Open Enrollment for 2022—


- ◆ Changes made on **UCRAYS: <http://ucal.us/oe>**
 - ◇ Be sure to review your confirmation statement in your UCRAYS messages
- ◆ No online access? Locked out of the website? Call the Retirement Administration Service Center at **1-800-888-UCOP**
- ◆ **Additional paperwork may be required if Medicare-eligible, due 11/22/2021**

If you like what you have, do nothing...



...except read your Open Enrollment booklet!

*This includes UC Health Savings Plan members
who will be 65 next year*

 **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
PART A	03-03-2016
PART B	03-03-2016

—Medicare and UC—



—Medicare and UC—

- ◆ Medicare is the federal health insurance program for those over 65 and some disabled
 - ◇ **Part A:** Hospital Insurance
 - ◆ Premium-free for most
 - ◇ **Part B:** Medical Insurance
 - ◆ **\$148.50**/month if newly enrolled in 2021
 - ◇ Less for those enrolled previously and getting SS income
 - ◇ More if MAGI >\$88K/year (\$176K for couples)

—UC's Medicare requirements—

- ◆ Retirees and their family members must enroll in Medicare Part B:
 - ◇ If they are enrolled in medical insurance
 - ◇ If they are eligible for Part A free of charge
 - ◇ Failure to comply may result in the loss of UC coverage
 - ◇ Exceptions:
 - ◆ Retirees who reside outside of the U.S.
 - ◆ Those who retired prior to July 1, 1991

—Medicare and UC plans—

Two ways to coordinate:

- 1. Original Medicare** with a plan that pays secondarily, or:
- 2. Medicare Advantage**

—Medicare and Anthem Blue Cross—

- 1. Original Medicare primary**
 - 2. Anthem Blue Cross plans are secondary**
- ◆ Medicare providers must be used
 - ◇ 99% of U.S. doctors are part of Medicare
 - ◆ ~96% of U.S. physicians “participate” in Medicare and do not balance bill
 - ◆ Providers that do not accept “assignment” can charge up to 15% more
 - ◇ Providers who have opted out of Medicare are not covered
 - ◆ **Exception:** behavioral health providers
 - ◆ Prior authorization rarely required

—Medicare Advantage—

- ◆ **Kaiser Senior Advantage, UC Medicare Choice**
- ◆ You must sign over your Medicare benefits to the plan (usually by form)
- ◆ Use plan ID card instead of Medicare card
- ◆ Medicare pays a flat monthly fee to the insurance company
- ◆ Medicare cannot be used separately from the Medicare Advantage plan
- ◆ Plans will require prior authorization

—Medicare Part D—

- ◆ Subsidizes medical plan premiums
- ◆ UC Part D plans: no “doughnut hole”
- ◆ **Form** required if choosing a new insurance company

Medicare_{Rx}
Prescription Drug Coverage

—More on Part D—

- ◆ Duplicate Part D coverage not allowed
- ◆ Enrollment in a non-UC Part D plan may result in loss of coverage
 - ◇ Exception: **UC Medicare PPO without R_x**

—Medicare “Partner Plans”—

Non-Medicare plan	Medicare Partner Plan
CORE (Anthem Blue Cross)	UC Medicare PPO (Anthem Blue Cross)
Kaiser Permanente	Kaiser Permanente Senior Advantage
UC Blue & Gold HMO (Health Net)	UC Medicare Choice (UnitedHealthcare)
UC Care (Anthem Blue Cross)	UC Medicare PPO (Anthem Blue Cross)

—Medicare retirees outside CA—



- ◆ Insurance broker (formerly OneExchange)
 - ◇ Sells local Medigap/Medicare Advantage plans inside U.S.A.
- ◆ All covered family members must be 65+ and have Medicare
- ◆ Does not affect Dental/Vision/Legal coverage



- ◆ UC provides premium support
 - ◇ Health Reimbursement Account (HRA)
 - ◇ \$3,000 per covered person each January
 - ◆ Subject to graduated eligibility
- ◆ Use HRA money to buy Medigap or Medicare Advantage plans, pay for Medicare Parts B/D
- ◆ Catastrophic Coverage Special Payments for R_x

—HMO Plan Overview—

—Health Maintenance Organizations—

- ◆ The insurance company prepays a monthly, per capita rate (capitation) to each Medical Group
 - ◇ Primary Medical Group is responsible for your care that month
 - ◇ Each family member can have a different PCP/group
- ◆ You choose a **Primary Care Physician (PCP)** who acts as your gatekeeper to care through the Medical Group
 - ◇ Exception: emergencies covered anywhere; call 911 or go to the nearest hospital. Let PCP know ASAP.
 - ◇ PCP must be within 30 miles of home
 - ◇ To change PCPs, call plan
- ◆ No out-of-network coverage (except for ER/UCC, prior auth)

—HMO coverage: Copayments—

- ◆ Physician office visit: **\$20**
- ◆ ER: **\$125** (Medicare: **\$65**)
 - ◇ Emergencies covered worldwide
- ◆ Outpatient surgery: **\$100**
- ◆ Inpatient hospitalization: **\$250**
- ◆ Behavioral health outpatient: **\$20**
- ◆ Behavioral health inpatient: **\$250**

—HMO behavioral health—

Medical Plan	Behavioral Health Plan
Kaiser Permanente	Go through PCP and/or Optum
Kaiser Permanente Senior Advantage	Go through PCP
UC Blue & Gold HMO (Health Net)	MHN (Managed Health Network)

—Non-Medicare HMO R_x—

R_x 30-day supplies	UC Blue & Gold HMO (Health Net)	Kaiser Permanente
<u>Tier 1</u> (generic, formulary)	\$5	\$5
<u>Tier 2</u> (brand name, formulary)	\$25	\$25
<u>Tier 3</u> (non-formulary)	\$40	N/A

Some meds require prior authorization

—HMO R_x 90-day supplies for 2 copays—

- ◆ 2 times the applicable copayment saves you 1/3
- ◆ UC Blue & Gold HMO:
 - ◇ UC pharmacies
 - ◇ Local CVS pharmacies
 - ◇ Mail order
- ◆ Kaiser:
 - ◇ Mail order (100-day supplies for 2 copays)



—HMO copayment maximums—

Out-of-Pocket Maximum Includes medical, mental health, R _x	
UC Blue & Gold HMO (Health Net)	Kaiser Permanente*
\$1,000/person	\$1,500/person
\$3,000/family	\$3,000/family

*** Kaiser maximum does not include Optum copayments**

—HMO R_x: Medicare Part D—

R_x 30-day supplies	Kaiser Senior Advantage
<u>Tier 1</u> (generic, formulary)	\$5
<u>Tier 2</u> (brand name, formulary)	\$25
R_x Out-of-Pocket Max	New: \$7,050

—HMO Rx: Part D 90-day supplies—

- ◆ Kaiser Senior Advantage:
 - ◇ Local Kaiser pharmacies: 3 copayments
 - ◇ Mail order: 2 copayments
 - ◆ 100-day supplies

—Kaiser Senior Advantage copay limits—

Out-of-Pocket Maximum* Includes medical & mental health
\$1,500/person
\$3,000/family

**** Maximums do not include R_x copayments***

—UC Blue & Gold HMO—




health net™

- ◆ Large provider network
- ◆ Available in most of urban California
- ◆ Health coach (nurse, respiratory therapist, dietitian)
- ◆ 24-hour nurse line, case managers
- ◆ Healthy discounts
- ◆ **myStrength** mood-improving resources

—UC Blue & Gold HMO—



- ◆ Disease Management programs
- ◆ **Omada Health** weight loss and management program (for those with diabetes and heart risks)
- ◆ **Quit for Life** program: Smoking cessation phone based behavioral coaching
- ◆ Telehealth no copay consults 24/7 through  **babylon**
 - ◇ Offers scheduled appointments and more diagnostic follow-up

—UC Blue & Gold HMO—



- ◆ Hearing aids: 2 aids every 36 months; \$2,000 benefit max
- ◆ Allergy shots: \$20
- ◆ Pharmacy Benefit Manager: *CVS/Caremark*
- ◆ **Carefully check your ID card—be sure the correct PCP is listed**

—New for UC Blue & Gold HMO—



- ◆ Flu Shots—Adults & Children
 - ◇ Can be obtained at office visit or Health Net-contracted pharmacy at \$0 copay
- ◆ Other Adult Immunizations
 - ◇ Can be obtained at office visit or Health Net-contracted pharmacy at \$0 copay
 - ◇ Does not apply to children's vaccines
- ◆ Brand drugs with generic equivalents will require prior authorization

—Kaiser Permanente/Senior Advantage—



- ◆ Kaiser Foundation Health Plan contracts with one large group, the Permanente Medical Group
- ◆ Members must use Permanente doctors, Kaiser pharmacies, Kaiser hospitals
 - ◇ Medicare members must sign over Medicare to Kaiser
- ◆ Available in most of urban California
- ◆ Clinics tend to offer pharmacies, imaging, laboratories, urgent care all at one location

—Kaiser Permanente/*Senior Advantage*—



- ◆ Advanced electronic medical records, online tools, **My Health Manager** mobile app
- ◆ **Calm** and **myStrength** behavioral health tools
- ◆ Classes, pamphlets, videos on a wide variety of health topics
- ◆ Disease Management programs
- ◆ R_x: 30-/60-/100-day supplies at 1x/2x/3x copays
 - ◇ Must use Kaiser pharmacies
 - ◇ Mail order: 100-day supply for 2x copays

—Kaiser Permanente vs. Senior Advantage—

Kaiser Permanente

- ◆ \$1,500 out-of-pocket maximum includes R_x
- ◆ Hearing aids: \$1,000 allowance per aid per ear, every 36 months
- ◆ Eye exam: \$0
- ◆ Allergy shots: \$5
- ◆ + Optum behavioral health
- ◆ Acupuncture/chiropractic 24 visit limit (American Specialty network)

Senior Advantage

- ◆ R_x out-of-pocket max: \$7,050
- ◆ Hearing aids: \$2,500 allowance per aid per ear, every 36 months
- ◆ Eye exam \$20
- ◆ \$150 allowance for eye glass frames and lenses every 24 months
- ◆ No American Specialty acupuncture
- ◆ Allergy shots: \$3

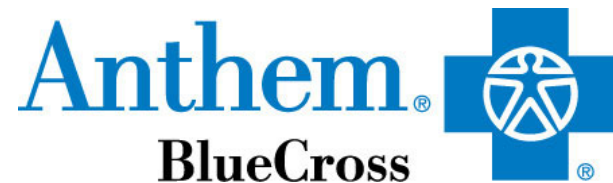
—New for Kaiser Permanente/*Senior Advantage*—



- ◆ During Open Enrollment, schedule a 15 minute appointment with a Kaiser representative
 - ◇ <http://my.kp.org/universityofcalifornia>
 - ◇ Look for “UC 2022 Open Enrollment Information”

—PPO Plan Overview—

—UC Preferred Provider Organizations—



- ◆ **CORE, UC Care**
- ◆ **UC High Option, UC Medicare PPO +/- R_x**



- ◆ **UC Medicare Choice**



- ◆ Large Preferred Provider network:
 - ◇ In California: 62,000+ Blue Cross network **Anthem Preferred** physicians (87%) including 400+ network hospitals (90%)
 - ◇ More than 97% of hospitals and 92% of physicians across the country are Blue Cross/Blue Shield (BlueCard) providers
 - ◇ Preferred providers in 190 foreign countries
- ◆ **<http://ucppoplans.com/nh/find-care>**
- ◆ Medicare members: **<http://medicare.gov>**



- ◆ UC-dedicated customer service
- ◆ 24/7 nurse line & behavioral health resource center
- ◆ Variety of online tools
 - ◇ Mobile app: **Sydney Health**
 - ◇ **LiveHealth Online** medical and psychology care
 - ◇ **Learn to Live** replaces myStrength behavioral health site





- ◆ Pharmacy Benefit Manager: **IngenioRx** being replaced by **Navitus**



—CORE—

—***CORE Medical***—



- ◆ Simple, low premium, high deductible PPO
- ◆ No cost preventive care
- ◆ For everything else:
 “Catastrophic” coverage

—**CORE coverage**—



◆ **Anthem Preferred Providers**

1. \$3,000 deductible
 - ◆ Per person per year
2. 20% coinsurance
3. \$6,350 out-of-pocket max
 - ◆ Per person, per year
 - ◆ \$12,700 per family

◆ **Out-of-network providers**

1. \$3,000 deductible
 - ◆ Per person, per year
 2. 20% coinsurance
 3. \$6,350 out-of-pocket max
 - ◆ Per person, per year
 - ◆ \$12,700 per family
- ◇ **Balance billing**

—*CORE* coverage—



<i>Self Only Coverage</i>	Preferred Providers	Out-of-Network Providers
1: Deductible	\$3,000 ←	→ \$3,000
2: Coinsurance	20%	20% + balance
3: Out-of-Pocket Maximum	\$6,350 ←	→ \$6,350 + balance

—**CORE R_x**—



- ◆ No flat copays;
covered like medical
- ◆ Drug expenses apply
toward your
deductible/out-of-
pocket maximum



—***CORE mental health***—



- ◆ Behavioral health covered the same way medical and pharmacy are covered
 - ◇ Coverage not “carved out”
- ◆ Use **Anthem Preferred** providers

—Advantages of CORE 😊—

- ◆ No monthly premium for most
- ◆ One deductible, out-of-pocket limit whether in-or out-of-network
- ◆ No PCP, self-refer to specialists
- ◆ Large, national preferred provider network
- ◆ Out-of-network/world-wide coverage
- ◆ **LiveHealth Online** 24/7 telemedicine
 - ◇ \$49/visit until deductible is met

—Limits of CORE ☹—

- ◆ High deductible per person & per family
- ◆ High out-of-pocket maximum per person & per family
- ◆ No coverage for hearing aids
- ◆ Out-of-network coverage severely limited
 - ◇ Outpatient surgery @ surgery center: 80% of \$350
 - ◇ Hospital: 80% of \$600/day
- ◆ Chiropractic/acupuncture 24 visit limit
- ◆ Preauthorization required for imaging, inpatient services, in-office injections, bariatric surgery, transplants & more

—CORE: *Family members w/ Medicare*—



Medicare partner plan:
UC Medicare PPO

—UC Care—

—UC Care—



- ◆ High premium, low deductible PPO
- ◆ Like a standard PPO, but with two levels of in-network providers
 1. Choose a special **UC Select** provider network for low copayments
 2. Or, use regular **Anthem Preferred** providers and pay 30%

—UC Care coverage—



- ◆ **Tier 2: Anthem Preferred**
 1. **\$500** deductible
 - ◇ Per person per year
 - ◇ **\$1,000** for 3 or more
 2. **30%** coinsurance
 3. **\$7,600** Out-of-pocket max (includes R_x)
 - ◇ Per person, per year
 - ◇ **\$14,200** per family

- ◆ **Tier 3: Out-of-Network**
 1. **\$750** deductible
 - ◇ Per person, per year
 - ◇ **\$1,750** for 3 or more
 2. **50%** coinsurance
 3. **\$9,600** Out-of-pocket max (includes R_x)
 - ◇ Per person, per year
 - ◇ **\$20,200** per family

- ◆ **Balance billing**


—**UC Care Tier 1: UC Select providers**—

- ◆ All UC medical centers and select other providers located near UC campuses
- ◆ Certain services for flat copayments:
 - ◇ Physician office visit: **\$20**
 - ◇ Urgent Care Center (not just UC Select) **\$20**
 - ◇ ER (not just UC Select): **\$300**
 - ◇ Ambulance: **\$200**
 - ◇ Outpatient surgery: **\$100**
 - ◇ Inpatient hospitalization: **\$250**
 - ◇ **LiveHealth Online** 24/7 telemedicine: **\$20**

Multiple copays
can apply per
service

—UC Care coverage—



<i>Self only coverage</i>	UC Select	Anthem Preferred	Out-of-Network
1: Deductible	None	\$500	\$750
2: Coinsurance	Flat copayments	30%	50% + balance
3: Out-of-Pocket Max	\$6,100 	\$7,600	\$9,600 + balance

—UC Care Rx—

1. **Generic: \$5**/30-day supply
 2. **Brand name: \$25**/30-day supply
 3. **Non-formulary: \$40**/30-day supply
- ◆ 90-day supplies available for 2 copays:
- ◇ UC pharmacies
 - ◇ Costco, CVS, Safeway/Vons, Walgreens, Walmart
 - ◇ Mail order: **Costco**



4. **Specialty Rx: 30%** up to **\$150**/script (UC pharmacies or **Lumicera**)

—UC Care mental health coverage—



- ◆ Use **Anthem Preferred** providers
- ◆ Outpatient visits 1-3, no copay; additional visits \$20

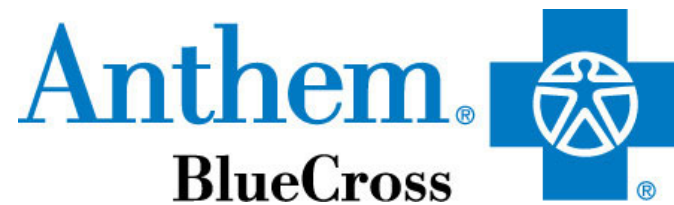
—Advantages of UC Care 😊—

- ◆ Low copays for care from UC Select providers, network urgent care providers, and LiveHealth Online
- ◆ Low deductible for Anthem Preferred providers
- ◆ Low copayments for R_x compared to CORE
- ◆ Low copayments for mental health compared to CORE
- ◆ No PCP, self-refer to medical providers
- ◆ Large, national preferred provider network
- ◆ Out-of-network/world-wide coverage

—Limits of UC Care ☹—

- ◆ Highest premiums & out-of-pocket limits per person & per family
- ◆ Many services not available at UC Select level of coverage
- ◆ UC Select tier: multiple copayments can apply per service
- ◆ Acupuncture/chiropractic limited to 24 visits combined
- ◆ Out-of-network coverage severely limited
 - ◇ Outpatient surgery @ surgery center: 50% of \$350
 - ◇ Hospital: 50% of \$600/day
- ◆ Preauthorization required for imaging, inpatient services, in-office injections, bariatric surgery, transplants & more
- ◆ Specialty drugs have especially high copays

—UC Care: *Family w/ Medicare*—



Medicare partner plan:
UC Medicare PPO

PPO best case scenario: no claims 😊

Single Coverage	Annual Premium (100% UC contribution)	Out-of-Pocket Maximum	Total Expense
CORE	\$0	\$0	\$0
UC Care	\$3,758.40	\$0	\$3,758.40

PPO worst case scenario: high claims 😞

Single Coverage	Annual Premium (100% UC contribution)	Out-of-Pocket Maximum	Total Expense
CORE	\$0	\$6,350	\$6,350
UC Care	\$3,758.40	\$7,600	\$11,358.40

PPO best case scenario: no claims 😊😊😊

Family Coverage	Annual Premium (100% UC contribution)	Out-of-Pocket Maximum	Total Expense
CORE	\$0	\$0	\$0
UC Care	\$11,488.80	\$0	\$11,488.80

PPO worst case scenario: high claims ☹️☹️☹️

Family Coverage	Annual Premium (100% UC contribution)	Out-of-Pocket Maximum	Total Expense
CORE	\$0	\$12,700	\$12,700
UC Care	\$11,488.80	\$15,200	\$25,688.80

—UC Medicare PPO—

—About UC Medicare PPO—



- ◆ Medicare pays first for covered services
- ◆ Anthem Blue Cross pays second
- ◆ You pay the balance: ~**4%** if covered by Medicare
 - ◇ 20% of the 20% Medicare didn't pay
 - ◇ If not covered by Medicare: 20% after \$100 deductible
- ◆ **LiveHealth Online** telemedicine/psychology: \$20

—UC Medicare PPO coverage—

◆ Medicare-covered services

1. Deductible N/A
2. 4% (20% of the 20% balance left after Medicare pays first)
3. \$1,500 out-of-pocket maximum

◆ Per person, per year

◆ Services not covered by Medicare

1. \$100 deductible
 - ◆ Per person, per year
2. 20% coinsurance
3. \$1,500 out-of-pocket maximum

◆ Per person, per year



OOPM does not include prescription drug copayments.

—UC Medicare PPO coverage—

- ◆ Original Medicare primary, Medicare PPO secondary
- ◆ Caution: must use Medicare providers (**exception: mental health providers**) unless not covered by Medicare
- ◆ Deductible only applies if not covered by Medicare (but covered by plan)

<i>Self only coverage</i>	Not covered by Medicare*
1: Deductible	\$100
2: Coinsurance	20%
3: Out-of-Pocket Maximum	\$1,500

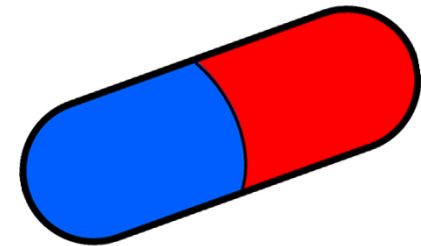
Benefits Beyond Medicare:

- * Acupuncture
- * Hearing aids
- * MFTs
- * Services outside U.S.A.



—UC Medicare PPO Rx—

1. **Generic: \$10**/30-day supply
 2. **Brand name: \$30**/30-day supply
 3. **Non-formulary: \$45**/30-day supply
- ◆ 90-day supplies available for 2 copays:
 - ◇ UC pharmacies
 - ◇ Costco, CVS, Safeway/Vons, Walgreens, Walmart
 - ◇ Mail order: **Costco**
 - ◆ Some meds require prior authorization
 - ◆ **Out-of-pocket max: New: \$7,050**



- ◆ Select Generics: \$0

–UC Medicare PPO mental health–

- ◆ Behavioral health coverage not “carved out”
- ◆ Use Medicare providers for better coverage
 - ◇ Or, use non-Medicare providers (pay 20%)

—Advantages of UC Medicare PPO 😊—

- ◆ Medicare primary: prior authorization rarely required
- ◆ Use any Medicare provider for Medicare-covered services
- ◆ Use any licensed provider for behavioral health
- ◆ Low, 4% coinsurance
- ◆ Comprehensive, world-wide coverage
- ◆ Acupuncture coverage
- ◆ Hearing aid coverage at 80%

—Limits of UC Medicare PPO ☹—

- ◆ Acupuncture visits limited to 24 visits per year
- ◆ Must use Medicare providers for non-behavioral health services
- ◆ \$7,050 R_x out-of-pocket max only helpful for expensive specialty medication
- ◆ Local Sutter primary care physicians (not specialists) not accepting new Medicare patients
- ◆ 100-day limit per benefit period in Skilled Nursing Facility, 3-day prior hospitalization required

—UC High Option—

—About UC High Option—



- ◆ For most services, plan pays 100% of balance after Medicare; you pay nothing
- ◆ \$50 annual deductible, 20% coinsurance applies only to services not covered by Medicare
 - ◇ Example: Acupuncture
- ◆ **LiveHealth Online** telemedicine/psychology: \$20

—UC High Option coverage—

- ◆ Original Medicare primary, High Option secondary
- ◆ Caution: must use Medicare providers unless not covered by Medicare (**exception: mental health providers**)
- ◆ Deductible only applies if not covered by Medicare (but covered by plan)

<i>Self only coverage</i>	Not covered by Medicare*
1: Deductible	\$50
2: Coinsurance	20%
3: Out-of-Pocket Maximum	\$1,050

Benefits Beyond Medicare:

- * *Acupuncture*
- * *Hearing aids*
- * *MFTs*
- * *Services outside U.S.A.*



—UC High Option behavioral health—

- ◆ Behavioral health coverage not “carved out”
- ◆ No coinsurance for services covered by Medicare
 - ◇ Use Medicare providers for better coverage
 - ◇ Or, use non-Medicare providers (pay 20%)

—UC High Option Rx—

1. **Generic: \$10/30-day supply**
 2. **Brand name: \$30/30-day supply**
 3. **Non-formulary: \$45/30-day supply**
- ◆ 90-day supplies available for 2 copays:
 - ◇ UC pharmacies, Costco, CVS, Safeway/Vons, Walgreens, Walmart
 - ◇ Mail order: **Costco**
 - ◆ Some meds require prior authorization
 - ◆ **Out-of-pocket maximum: \$1,000**



- ◆ **Select Generics: \$0**

—Advantages of UC High Option 😊—

- ◆ Medicare primary: prior authorization rarely required
- ◆ Pay nothing for most services
- ◆ Use any Medicare provider
- ◆ Use any licensed provider for behavioral health
- ◆ Comprehensive, world-wide coverage
- ◆ Hearing aid coverage at 80%
- ◆ Acupuncture coverage
- ◆ Lowest R_x out-of-pocket maximum (\$1,000)

—Limits of UC High Option ☹—

- ◆ Highest monthly premium
- ◆ Must use Medicare providers for non-behavioral health services
- ◆ 24-visit annual limit on acupuncture
- ◆ Local Sutter primary care physicians (not specialists) not accepting new Medicare patients
- ◆ 100 day limit per benefit period in Skilled Nursing Facility, 3-day prior hospitalization required

—UC Medicare Choice—

—UC Medicare Choice—



- ◆ Ultra-low premium
- ◆ Must sign over Medicare to UHC
- ◆ “Partner Plan” to UC Blue & Gold HMO (Health Net)
- ◆ <http://uhcretiree.com/uc>

—About UC Medicare Choice—



- ◆ Use any Medicare provider who will bill UnitedHealthcare
 - ◇ 90% of U.S. physicians contract with UnitedHealthcare

- ◆ Benefits beyond Medicare

- ◇ **Renew Active** replaces SilverSneakers
- ◇ Post-hospital-discharge meals and transportation
- ◇ **Solutions for Caregivers**



—UC Medicare Choice coverage—

- ◆ Physician office visit: **\$20**
- ◆ Virtual visits (**Amwell, Doctor on Demand, Teladoc**): **\$0**
 - ◇ **\$20** for behavioral health
- ◆ ER: **\$65**
- ◆ Outpatient surgery: **\$100**
- ◆ Inpatient hospitalization: **\$250**
- ◆ Medical out-of-pocket maximum: **\$1,500**

—UC Medicare Choice behavioral health—

- ◆ Behavioral health coverage not “carved out”
- ◆ Use Medicare and non-Medicare providers
- ◆ Behavioral health outpatient: **\$20**
- ◆ Behavioral health inpatient: **\$250**

—UC Medicare Choice Rx—

1. **Generic: \$5**/30-day supply
 2. **Brand name: \$25**/30-day supply
 3. **Non-formulary: \$40**/30-day supply
- ◆ 90-day supplies available for 2 copays:
 - ◇ UC pharmacies, Costco, CVS, Rite Aid, Safeway/Vons, Walmart, Walgreens
 - ◇ Mail order: **OptumRx**
 - ◆ Some meds require prior authorization



- ◆ Select Generics: \$0
- ◆ **Out-of-pocket maximum: \$2,000**

—Advantages of UC Medicare Choice 😊—

- ◆ Low premium
- ◆ Use any Medicare provider who will bill UHC
- ◆ Use any licensed provider for behavioral health
- ◆ Comprehensive, world-wide coverage
- ◆ Unique benefits beyond Medicare
- ◆ Some local Sutter primary care physicians accepting new patients
- ◆ No 3-day hospitalization required prior to use of skilled nursing facilities, with unlimited days covered
- ◆ Foot orthotics, no diagnosis of diabetes necessary

—Limits of UC Medicare Choice ☹—

- ◆ Prior authorization required for many services
- ◆ Must use Medicare providers for non-behavioral health services
- ◆ Hearing aid benefit limited to \$2,000
- ◆ 24-visit annual limit on acupuncture, chiropractic
- ◆ Some doctors will not bill Medicare Advantage plans

—All Medicare PPOs: vaccines—



- ◆ **Shingles vaccinations:** Use your network pharmacy
- ◆ **Flu shots:** Use either your physician's office or your network pharmacy
- ◆ **Other vaccinations:** Check with your plan

—Conclusion—

—Choosing a plan—

- ◆ Every plan has a different drug formulary
- ◆ Match your priorities with the services available
- ◆ Do a cost/benefit analysis based on plan premiums and your expected medical, behavioral and pharmacy needs
- ◆ Review the Plan Booklets (Evidence of Coverage)
 - ◇ **ucal.us/oe**
 - ◇ **HCF Program site → The Fine Print**

—Making a change—

- ◆ Open Enrollment is online until 5 p.m. on 11/19/2021.
 - ◇ You can request a form or make changes over the phone by calling 1-800-888-UCOP (8267)
- ◆ Remember to get a **confirmation number** in your UCRAYS messages
- ◆ Medicare members may have additional paperwork due 11/22
- ◆ Remember, you can always change again during the next Open Enrollment...

—Help is available—

Health Care Facilitator Program

◆ Guerren Solbach:

◇ (530) 752-4264

◆ Erika Castillo:

◇ (530) 752-7840

<http://hr.ucdavis.edu/hcf>

UCDAVIS Health Care Facilitator Program

Serving UC Davis and UC Davis Health employees, retirees, and survivors since 2002.

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Mailing address:

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📧 Due to the complexity of health coverage, facilitators prefer to correspond by phone. 📧

COVID-19 Warning:

While facilitators work from home, please refrain from using mail or fax to reach them.

<http://hr.ucdavis.edu/hcf>



UC Retiree Medical Plans

UCDAVIS

Health Care
Facilitator Program

Presented by
Guerrén Solbach