To: UCSC Academic and Staff Employees
Fr: Lori Castro, Interim Assistant Vice Chancellor, Staff Human Resources
Pamela Peterson, Assistant Vice Chancellor, Academic Personnel
Re: Open Enrollment 2015

The annual Open Enrollment (OE) period begins today (Thursday, October 30) and ends at 5 p.m. on Tuesday, November 25. This is the time of year to review your health and welfare benefits, decide whether to make any changes, and enroll/re-enroll in a flexible spending account. OE Booklets were mailed to home addresses this week (if you haven’t received a booklet or were hired after August 31 you can contact the campus Benefits Office for a copy). All Open Enrollment information will also be online: start at http://ucnet.universityofcalifornia.edu/ and follow the links to 2015 Open Enrollment.

Given the significant changes last year, the strategy for 2015 was to maintain stability and keep rates as low as possible while providing some enhancements. The same suite of plans available in 2014 will continue in 2015. For all plans other than UC Care, 2015 rate increases will not exceed $25 per month, and most employees will see increases under $15. UC Care increases will range from $25 to $80 per month, but this plan provides the most flexibility in provider choice, including affordable access to UC medical center facilities and providers and locally to Palo Alto Medical Foundation (PAMF). The University will continue to pay the larger share of medical plan costs—on average 86.6 percent. The general rates can be found online at http://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/employee-plan-costs.html. In addition, the University will continue to cover 100% of the premium cost for Vision and Dental plans for employees and dependents.

Some other 2015 plan changes, including several enhancements, are listed below:

- Chiropractic and acupuncture benefits available across all plans (details for each plan differ)
- Maximum out-of-pocket costs for pharmacy benefits added across all plans (details for each plan differ)
- Over-the-counter nicotine replacement products will be covered at no cost with a prescription (currently $5 co-pay with a prescription)
- Women’s Preventative Health will now cover cancer risk reducing medications, such as Tamoxifen or Raloxifene, for women at increased risk with no co-payment
- 90-day prescription supply option (for 2 co-pays) added to plans at certain walk-in pharmacies (contracted pharmacies vary by medical plan)
- Teladoc added to Blue Shield plans
- UC Care emergency room visit charges will change from $100 co-pay per visit plus 20% ER physician services to $200 co-pay per visit with no additional charge for ER physicians services
- UC Care ambulance costs will change from 20% coinsurance to a $200 co-pay per transport
- Medical Contribution Base (MCB) will continue to be calculated on base salary only—“extra pay” (stipends, overtime, etc.) will not be included. For 2015, Pay Bands 1 and 2 will not change. Pay Band 3 will extend to $152,000 and Pay Band 4 will be $152,001 & over
- 19% increase in Supplemental Disability rates for 7- and 30-day waiting periods (during OE you will be able to increase waiting periods if you desire). However, as in most years, Supplemental Disability is not available for new enrollment during OE.
• ARAG (legal plan) is open for enrollment and includes new Identity Theft Protection benefit with no change in premium cost

These changes and other information are detailed in the OE information found in your OE Booklet and on-line at http://ucnet.universityofcalifornia.edu/oe/.

The Benefits Office will also provide the campus with a number of OE presentations.

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<th>Campus OPEN ENROLLMENT Presentation Schedule</th>
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UC continues to offer several medical plans from which to choose. Each plan provides comprehensive coverage, including behavioral health benefits. But the cost, both in terms of premiums and out-of-pocket expenses, as well as provider choice and flexibility to use out-of-network doctors and hospitals, varies significantly.

Please take time to review your 2015 options and choose the medical plan that best fits your needs. If you have questions or need assistance with your enrollment decisions, consider attending an Open Enrollment presentation. For individual assistance, please contact the campus Benefits Office at 459-2013.