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UC Care, UC Health Savings Plan, and CORE PPO Plans Open Enrollment for 2025



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UC Care | UC Health Savings Plan | CORE

2025 Open Enrollment

Oct. 31–Nov. 22, 2024

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Agenda

- Your Benefits with Accolade today
- What is Changing in 2025?
- Overview of PPO plans and Rx Benefits
 - Anthem
 - Navitus
- Member Tools and Resources
 - Accolade
 - Navitus

Accolade Services

Accolade is continuing to provide the following services:

- Dedicated Care Advocates
- Utilization Management for Medical and Behavioral Health
- Provider Services
- All Clinical Support
- Virtual second opinions through 2nd.MD and Virtual Primary Care + Behavioral Health therapy through Accolade Care

Virtual Second Opinions through 2nd.MD

UC members can connect with a leading, board-certified specialist, at no additional cost to the member, by phone or video within a matter of days for questions about:

- A new or existing diagnosis
- Treatment plans
- Possible surgery
- Medication(s)
- Chronic condition

[Watch the inspiring story of Darren Colbert, a courageous young boy who confronted cancer and the looming threat of leg amputation](#)

What is Changing in 2025?



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What's Changing in 2025

- UC Health Savings Plan (HSP)
 - The deductible for in-network and out-of-network care is increasing, as requested by the IRS
 - In-network: Individual: **\$1,650**, Family: **\$3,300**
 - Out-of-network: Individual: **\$2,600**, Family **\$5,200**
- Save More in Your Health Savings Account (HSA)
 - In 2025, you can contribute up to **\$4,300** (individual coverage) and **\$8,550** (family coverage).

What's Changing in 2025

UC Care Co-pay

- UC Care Tier 1 - Increase to **\$30** from **\$20** for all office visits and professional services including Behavioral Health, X-ray and Labs, Urgent Care, etc.
- Anthem Preferred Tier 2 – urgent care visits will also increase from **\$20** to **\$30**

UC Care change of Rx Co-pays

- Preferred Pharmacies and Mail Order for up to 30 days: **\$10/30/50**
 - Specialty Drugs: No change (**30%** Coinsurance to a max of **\$150** per Prescription Drug, 30-day supply only)
- Preferred Pharmacies and Mail-Order for 31 to 90 days: **\$20/60/100**
- Participating Pharmacies for 30 day supply: **\$10/30/\$50**
- Participating Pharmacies for 31 to 60 days: **\$20/60/100**
- Participating Pharmacies for 61 to 90 days: **\$30/85/130**

What's Changing in 2025

- HSP Virtual Care through Accolade Care
 - \$30 per visit before deductible
 - 20% after deductible
 - Why the change? The Safe Harbor Act is ***expiring on 12/31/24.***
 - UC Care and CORE: No change from 2024.
 - No cost for the first 12 visits each year

UC PPO Plans Comparison



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Deductible and Out-of-Pocket Maximum	UC Care	Health Savings Plan	CORE
Deductible	<p>UC Select (Tier 1) None</p> <p>Anthem Preferred (Tier 2) \$500 Individual \$1,000 Family</p> <p>Out-of-Network (Tier 3) \$750 Individual \$1,750 Family</p>	<p>In-Network \$1,650 Individual \$3,300 Family</p> <p>Out-of-Network \$2,600 Individual \$5,200 Family</p> <p>HSA Employer contribution \$500 Individual/\$1,000 Family</p>	<p>In-and Out-of-Network \$3,000 per Individual</p>
Out-of-Pocket Maximum	<p>UC Select (Tier 1) \$6,100 Individual \$9,700 Family</p> <p>Anthem Preferred (Tier 2) \$7,600 Individual \$14,200 Family</p> <p>Out-of-Network (Tier 3) \$9,600 Individual \$20,200 Family</p>	<p>In-Network \$4,000 Individual \$6,400 Family</p> <p>Out-of-Network \$8,000 Individual \$16,000 Family</p>	<p>In-and Out-of-Network \$6,350 Individual \$12,700 Family</p>

Covered Service	UC Care	Health Savings Plan	CORE
Preventive Care	<p>UC Select (Tier 1) •No copayment</p> <p>Anthem Preferred (Tier 2) •\$0, no deductible</p> <p>Out-of-Network (Tier 3) •50% after deductible</p>	<p>In-Network \$0, no deductible</p> <p>Out-of-Network 40% after deductible</p>	<p>In-Network \$0, no deductible</p> <p>Out-of-Network 20% after deductible</p>
Doctor and Specialist Visits	<p>UC Select (Tier 1) •\$30 copay</p> <p>Anthem Preferred (Tier 2) •30% after deductible</p> <p>Out-of-Network (Tier 3) •50% after deductible</p>	<p>In-Network 20% after deductible</p> <p>Out-of-Network 40% after deductible</p>	<p>In-and Out-of-Network 20% after deductible</p>

Covered Service	UC Care	Health Savings Plan	CORE
Hospitalization	<p>UC Select (Tier 1) \$250 per admission</p> <p>Anthem Preferred (Tier 2) 30% after deductible</p> <p>Out-of-Network (Tier 3) 50% after deductible</p>	<p>In-Network 20% , after deductible</p> <p>Out-of-Network 40% after deductible</p>	<p>In-and Out-of-Network 20% after deductible</p>
Coverage Outside of the U.S.	<p>You pay 20% of the cost after the deductible.</p>	<p>Only urgent and emergency services covered. You pay 20% of cost after the deductible.</p>	<p>You pay 20% of the cost after the deductible.</p>



Covered Service	UC Care	Health Savings Plan	CORE
<p style="text-align: center;">Prescription Drug Coverage</p>	<p>Preferred Pharmacies + Costco Mail Order</p> <p>Tier 1 Preferred Generics \$10 (1-30-day supply) \$20 (31-90-day supply)</p> <p>Tier 2 Preferred Brand \$30 (1-30-day supply) \$60 (31-90-day supply)</p> <p>Tier 3 Non- Preferred \$50 (1-30-day supply) \$100 (31-90-day supply)</p> <p>Tier 4 (Specialty) 30%, up to \$150 (max 30-day supply)</p> <p>In-Network Pharmacies</p> <p>Tier 1 Preferred Generics \$10 (1-30-day supply) \$20 (31-60-day supply) \$30 (61-90-day supply)</p> <p>Tier 2 Preferred Brand \$30 (1-30-day supply) \$60 (31-60-day supply) \$85 (61-90-day supply)</p> <p>Tier 3 Non-Preferred \$50 (1-30-day supply) \$100 (31-60-day supply) \$130 (61-90-day supply)</p> <p>Out-of-Network Pharmacies 50% (up to 30 DS)</p>	<p>In-Network Pharmacies Retail Participating Pharmacies 20% coinsurance after deductible</p> <p>90 Day Supply: Costco Mail Order, UC Pharmacy or Retail 90 Pharmacy 20% coinsurance after deductible</p> <p>Out-of-Network Pharmacies 40% after deductible (up to 30DS)</p>	<p>In & Out of Network Retail Pharmacies 20% coinsurance after deductible</p> <p>90 Day Supply: Costco Mail Order, UC Pharmacy or Retail 90 Pharmacy 20% coinsurance after deductible</p>

Pharmacy Network

- Retail Pharmacies
 - Over 64,000 pharmacies including national chains, participating UC pharmacies, many independent pharmacies
- Preferred Retail Pharmacies (UC Care plan only)
 - UC pharmacies, Costco, CVS, Safeway/Vons, Walgreens and Walmart
 - Save money with extended day supply = 3-month supply for the cost of 2-month supply
- Mail Order Pharmacy: Costco Mail Order
 - Online registration at pharmacy.costco.com, or call 800-607-6861
 - Costco membership not required
- Specialty Pharmacy: Select UC Specialty Pharmacies and Lumicera Health Services
 - Select UC Specialty Pharmacies, please work with your UC provider
 - Lumicera, call a Patient Care Specialist at 1.855.847.3553

Members Tools and Resources



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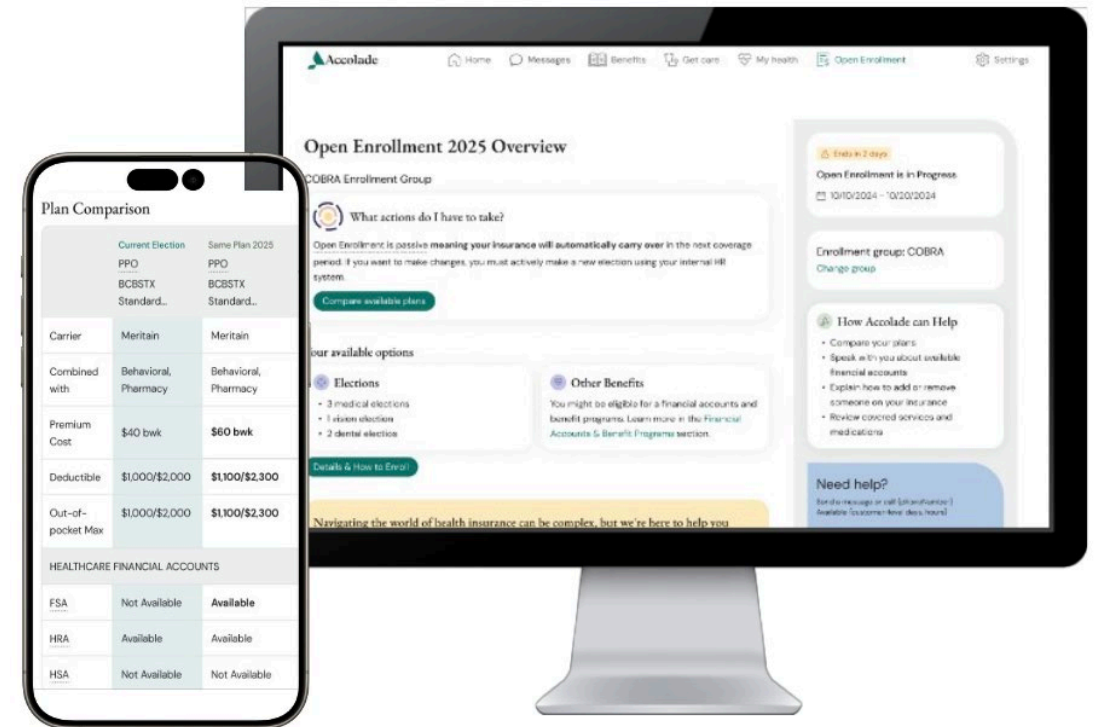
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Annual Enrollment Comparison Guide

Open Enrollment information available at your fingertips

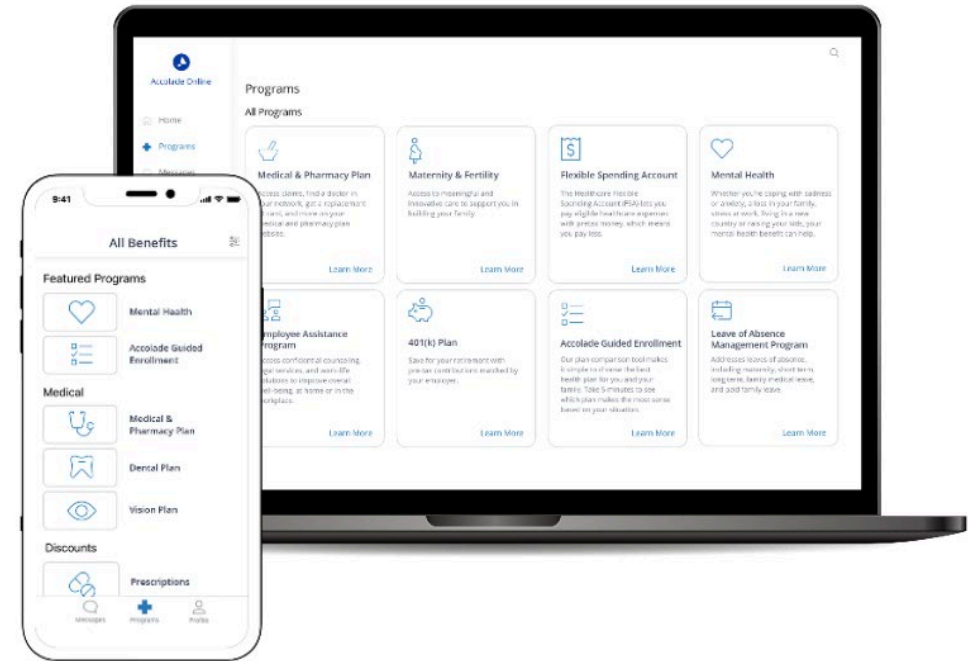
Provides more optionality for you

- App features include:
 - Open Enrollment dates and important reminders
 - What's changing in the next plan year
 - A detailed comparison of available plan options



Download the Accolade App & Register

UC Members can scan the QR code currently enrolled UC Care, CORE, HSP or visit member.accolade.com or call 866-406-1182 to speak to a Care Advocate



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Navitus Member Resources

Member Portal and Mobile App

- Current members only - account required
- Drug coverage lookup
- Medication history
- Network pharmacy locator & cost compare
- Member forms, plan documents & formulary (portal only)
- Digital member ID card

member.accolade.com

Pre-Enrollment Site

- Prospective & current members - no account required
- Drug coverage lookup
- Prescription benefit information
- Network pharmacy locator & cost compare
- Plan documents and formulary

benefitplans.navitus.com/university-of-california

Navitus Customer Care

- Dedicated Navitus Customer Care phone number for UC Members
 - Call toll-free (833) 837-4308
 - Available 24/7, 365 days, except Thanksgiving and Christmas Day
 - Primary contact for members, pharmacies and prescribers

UChealthplans.com

Access your documents, learn how plans work, and get helpful articles!

Accolade supports women's health

Find comprehensive support for all life stages through Accolade.

► [Get started with a Care Advocate](#)



This website describes UC Care, UC Health Savings Plan and CORE PPO plan benefits. For information about all UC benefits, go to [UCnet](#).

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Thank you!