

UC Care & HealthSavings+ PPO Plans

Open Enrollment for 2026

November 2025

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Open Enrollment: Oct 30 – Nov 21

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Agenda

- 2026 at a Glance
- Your Benefits with Accolade
- What is Changing in 2026?
- Finding Providers with Blue Shield
- Overview of PPO plans and Rx Benefits
 - Blue Shield
 - Navitus
- Member Tools and Resources
 - Accolade
 - Navitus



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2026 At a Glance

- **Blue Shield of California** – New health plan in 2026
 - UC's Blue Shield of CA [transition page](#) is live
- **UC Health Savings Plan (HSP) and CORE** - Terminating 12/31/2025
- **Accolade will remain Member Services** - Care Advocacy & Virtual Care Vendor
- **New Plan 1/1/26- HealthSavings+ (HSA Compatible PPO Plan)**
- **UC Care** - Minimal benefit changes
- **Navitus Rx** – Minimal benefit changes
- **WINfertility** - Will remain in place in 2026 with some process changes

[UC Open
Enrollment Site](#)

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Blue Shield Transition Page

BSC Transition Page

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Details on the transition from Anthem to Blue Shield of CA

Home > Details on the transition from Anthem to Blue Shield of CA

▶ Understanding the transition
▶ What this means to you
▶ What's not changing
▶ Open Enrollment transition checklist

WHAT YOU NEED TO KNOW
Open Enrollment is Oct. 30 – Nov. 21. See what's changing, explore your options and enroll for 2026 on UCnet.
▶ Read the message about the 2026 medical plan changes from the VP of Systemwide HR.

Transition timeline

Oct. 20 Blue Shield transition letters	Oct. 27 PPO member mailer Watch for a mailer at home with details about the Blue Shield transition and new HealthSavings+ PPO plan.	Oct. 30 Open Enrollment starts	Nov. 4, 10, 18 HealthEquity webinars Register for a webinar to learn how to boost the power of your HSA.	Nov. 21 Open Enrollment ends Submit any plan changes on UCPath (employees) or UCRAYS (retirees) by 5 p.m. PT.	Dec. 22 ID cards & registration	Jan. 1 Changes effective 2026 plan and premiums changes begin.
If you're affected by the switch to Blue Shield, UC will mail you a letter explaining how.	Review 2026 plan changes and rates, find campus Open Enrollment fair and webinar schedules, and explore your options at ucal.us/oe .	Register for a webinar to learn about 2026 PPO plan changes and how Accolade can support you.	Accolade webinars	Blue Shield mails new ID cards to all 2026 PPO members.	Register with Accolade at member.accolade.com .	Info about health care advocacy services, plan details and webinars.
						Accolade email to all PPO members

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Accolade Services

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Accolade Services

Accolade is continuing to provide the following services:

- All UC member services: Benefits, Claims, and Provider Search
- Dedicated Care Advocates
- All Clinical Support- Complex Case Management
- Virtual second opinions through 2nd.MD
- Virtual Primary Care + Behavioral Health therapy through Accolade Care

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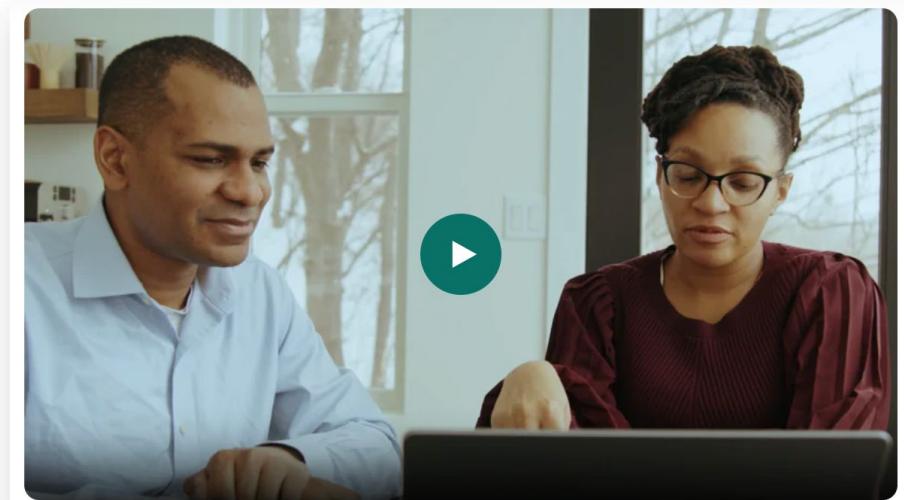
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Virtual Second Opinions through 2nd.MD

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
- Women's Health
- Medication(s)
- Chronic conditions, Cancer, MSK, Neurology
Gastrointestinal and more



A young life saved by a second opinion

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Virtual Care through Accolade Care

HealthSavings+:

- Preventive Care = No cost to the member
- PCP, Urgent Care and Behavioral Health visits = \$30 per visit before deductible
- 30% after deductible is met (\$9)

UC Care:

- Preventive Care = No cost to the member
- PCP, Urgent Care and Behavioral Health visits = No cost for the first 12 PCP/Urgent or first 12 Behavioral Health (Therapy)
- Visit 13 and beyond, your cost for each medical or mental health visit is \$115



What's Changing in 2026

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What's Changing in 2026

- UC PPO plans administered by Blue Shield of California
- CORE and UC Health Savings Plan (HSP) - Both terminating 12/31/2026
 - » Automatic enrollment in HealthSavings+



What's Changing in 2026 cont.

- HealthSavings+ is UC's lowest premium medical plan
 - Includes a Health Savings Account (Administered by HealthEquity)
 - UC is increasing the annual HSA contribution
 - » \$750 for individuals
 - » \$1,500 for families

learn2.healthequity.com/uc/hsa/

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HealthEquity®



[University of California - HSA triple-tax savings:
Your guide to smarter healthcar - Webinar
Registration](#)



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What's Changing in 2026 cont.

- 98% Anthem Blue Cross providers remain in-network with Blue Shield of California
- Check the network status of your provider or search for new providers
- Transition of care through March 31, 2026
- Existing prior authorizations will be transferred to BSC and honored into 2026



What's Changing in 2026 cont.

- Weight loss medications (including GLP-1 medications, such as Zepbound, Wegovy, appetite suppressants, etc.)
 - New criteria: Require pre-treatment BMI of 40 or higher as part of the prior authorization process
 - PPO Members currently on weight loss medication may continue treatment if the members have pre-treatment BMI of 40 or above and go through the prior authorization process with Navitus
- Coverage for GLP-1 medications for diabetes **will not change.**

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What's Changing in 2026 cont.

- Access Guidance Services (Manufacturer Copay Assistance)
 - **Mandatory** program for certain high-cost medications with manufacturer copay assistance available
 - Including some HIV, Specialty and GLP-1 medications
 - Late October mailing to impacted members
 - Navitus Access Team will assist members in enrolling in manufacturer copay assistance programs
 - Members pay the copay set by the manufacturer, instead of full cost of the medication
 - Only payments made by members will count toward out-of-pocket maximum or deductible
 - Amounts paid by manufacturers will **not** count toward out-of-pocket maximum or deductible

Navitus Access Team: 833-210-5967 | 8:00 a.m. to 6:00 p.m. Central Time, Monday through Friday

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Blue Shield Find Care Provider Tool

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Find a Blue Shield Provider

Confirm your provider is in the BSC network today with the direct plan & tier links below:

[UCCareTier1*](#)

[UCCareTier2](#)

[HealthSavings+](#)

**Tier 1 providers are only available in California.*



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BSC Find a Doctor Step-by-Step Instructions

STEP 1

Select the link for your desired plan & tier

[UCCareTier1](#)

[UCCareTier2](#)

[HealthSavings+](#)

STEP 2

Enter desired service location (City & State)

STEP 3

Enter the doctor's name, specialty, and/or condition

Find doctors & services

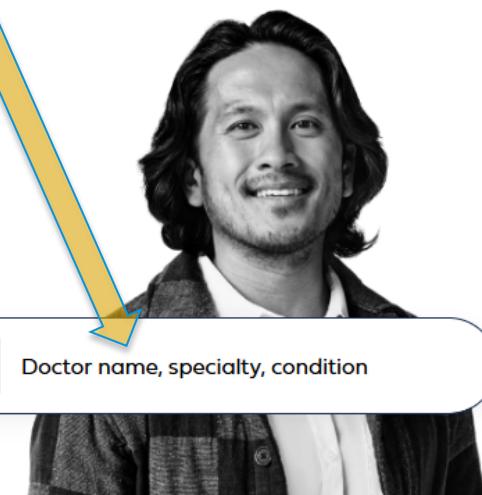
Search by name, facility, medical group, or specialty, such as pediatrics or psychologist.

[Log in first to get the best results.](#)

Location
Berkeley, CA, USA

Plan
UC Care Tier 1

Doctor name, specialty, condition



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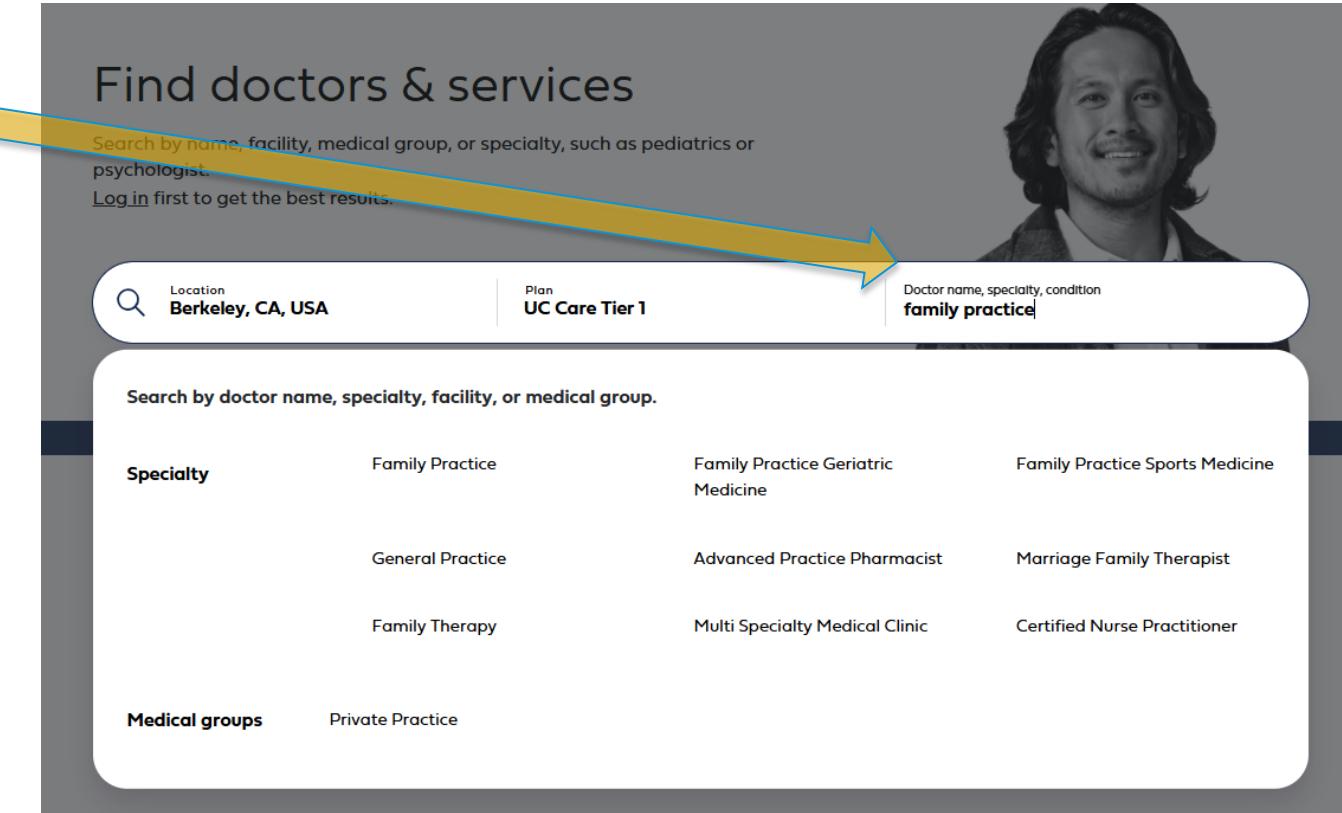
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BSC Find a Doctor Step-by-Step Instructions cont.

STEP 3

Select type of provider and/or facility type



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BSC Find a Doctor Step-by-Step Instructions cont.

STEP 4

A list of available providers will be generated

Search Radius: 15 miles

In person or virtual: In person

Additional language spoken: No preference

Doctor's race: No preference

Doctor's ethnicity: No preference

Doctor's gender: No preference

Gender-affirming care: Yes

Population Served: Mental Health specialties only

Clinical focus: Mental Health specialties only

Medical groups: [View](#)

Preferred hospital: [View](#)

License identifier: [View](#)

National provider identifier: [View](#)

Blue Distinction/Total Care: [View](#)

Virtual only **In person**

Wadhwa, Gurinder S., DO (Not Rated)

Emergency Medicine | Family Practice

1801 Shattuck Ave, Berkeley, CA 94709
0.32 miles
(510) 225-1025

Accepting new patients

(I) MEDICAL GROUP AT THIS LOCATION

Some medical groups are currently accepting new patients.

London, Brett M., DO ★★★★
2 Reviews

Family Practice

Virtual care available

Varies by location. Call provider to confirm.

1801 Shattuck Ave, Berkeley, CA 94709
0.32 miles
(510) 225-1025

(I) MEDICAL GROUP AT THIS LOCATION

Wise, Laura J., MD (Not Rated)

Family Practice

Virtual care available

Varies by location. Call provider to confirm.

BSC Find a Doctor Step-by-Step Instructions cont.

STEP 3

At the bottom of the provider details screen, you can confirm that the provider is in your desired Tier.

The image shows a provider details screen for Dr. Wadhwa, Gurinder S, DO. The screen includes sections for specialties (Emergency Medicine, Family Practice), network status (In Network), and provider information (gender: Male, race: Waiting for provider info, ethnicity: Unknown, languages: English, Hindi, Punjabi, Spanish). It also shows experience (21 years), education (College of Osteopathic Medicine of the Pacific Western Univ), hospital admitting privileges, and board certifications. A large yellow arrow points from the text in Step 3 to this screen. Below the provider details is a map showing locations in Berkeley and San Francisco, with a callout bubble stating "In selected plan UC Care Tier 1 Plans Accepted by Provider (474)". Another callout bubble below the map states "In selected plan UC Care Tier 1 Plans Accepted by Provider (504)".

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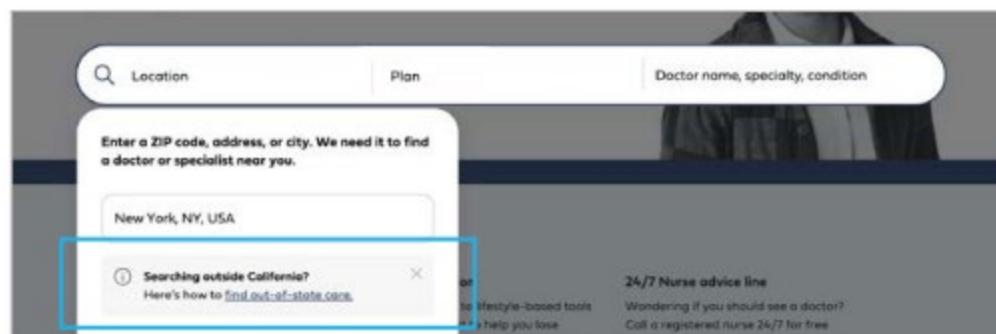




BSC Find a Doctor – Outside of California

Step 1

Visit the link for your desired plan and tier and select **find out-of-state care**.



Step 2

Select **Find Care**, then enter your location on the Blue Cross Blue Shield national site.

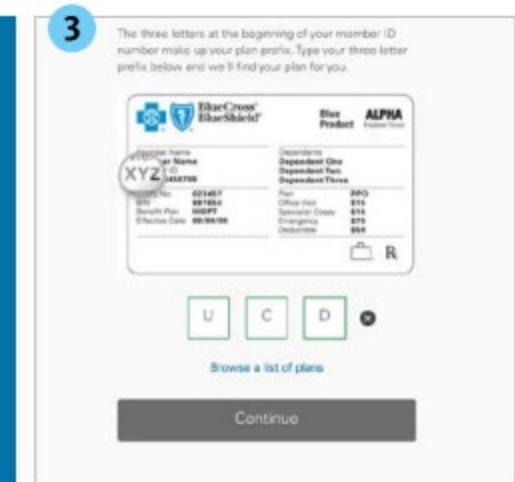
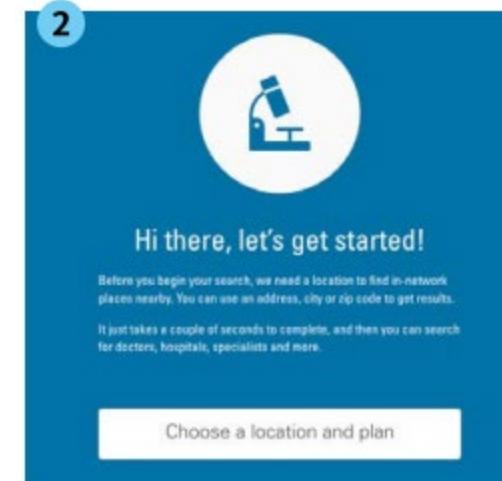
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Step 3

When prompted, enter plan prefix **UCD**.





International Coverage

- Coverage outside the U.S. follows the same benefit structure as within the U.S.
- All care **MUST** be coordinated through Global Core
 - Members need to reach out to Global Core to obtain a Guarantee of Payment (GOP) before care is administered, or shortly after in Emergency situations
- **UC Care**- 20% coinsurance after deductible
- **HealthSavings+** - 30% coinsurance after deductible

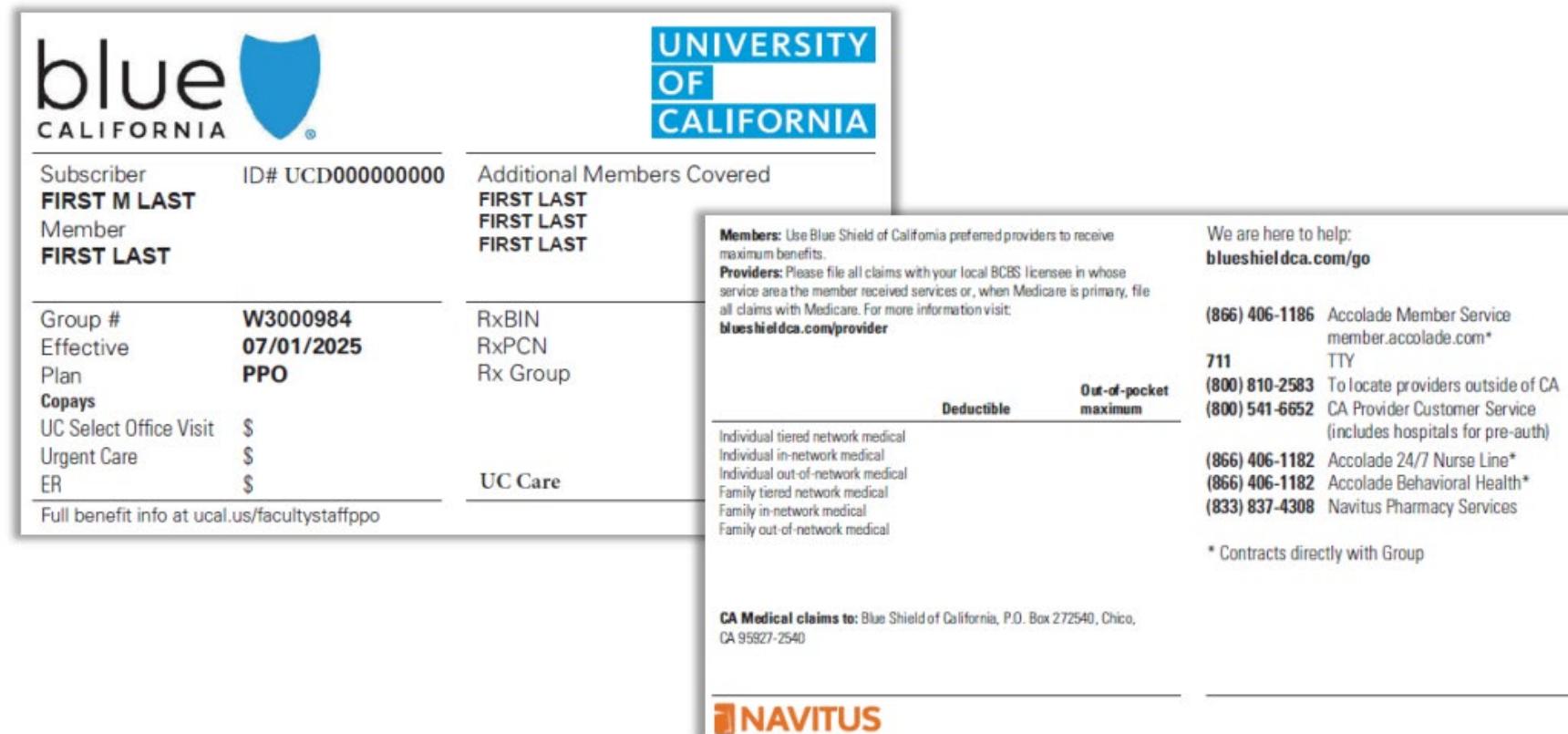
**BSC Global Core Service
Center (open 24/7)
(804) 673-1177**

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UC Care Sample BSC ID Card



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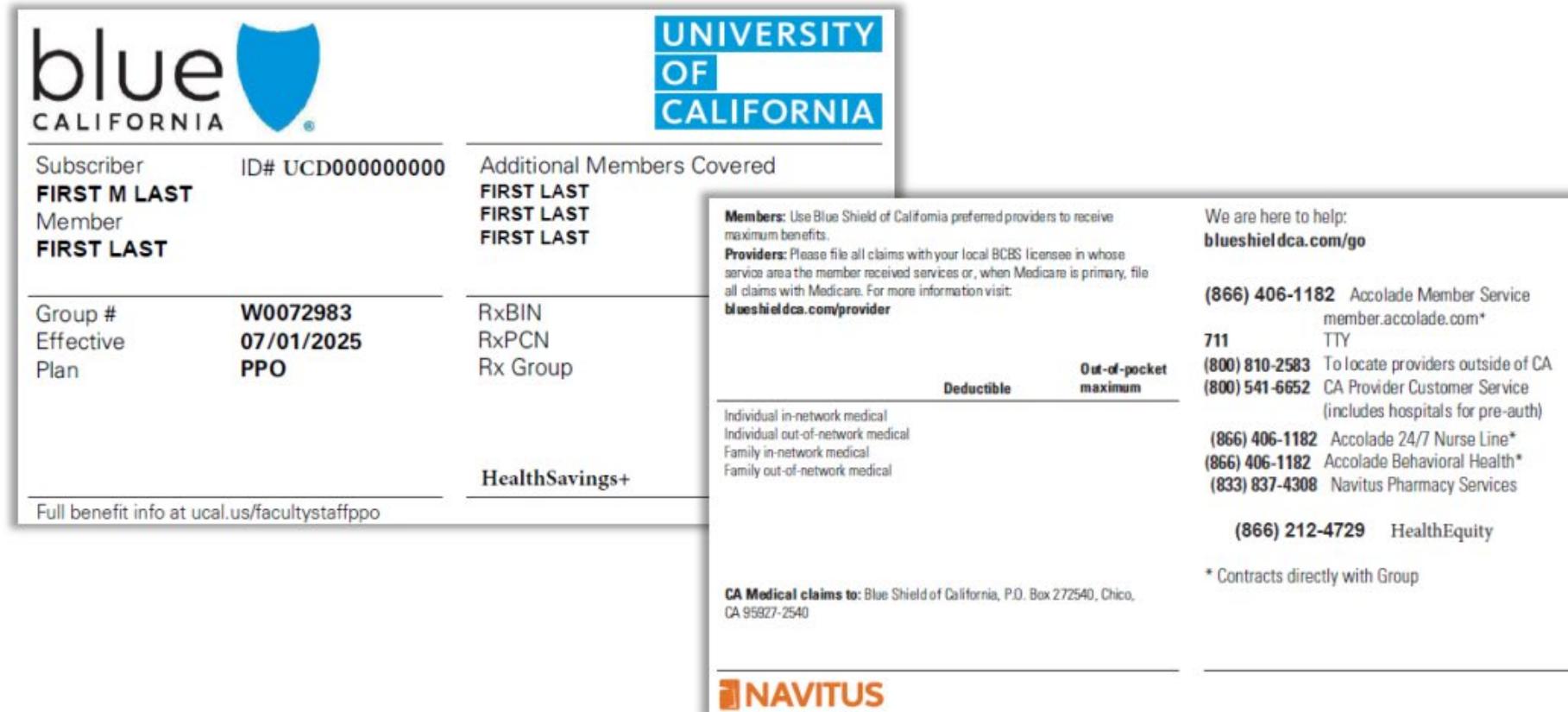


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HealthSavings+ Sample BSC ID Card



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Transition of Care (TOC)

Accolade will be transferring all existing Prior Authorizations and Gap Exception approvals to Blue Shield prior to January 1, 2026

- No action is required by you
- Approved Authorizations
 - » Automatic transfer of all approved authorizations
 - » Authorizations will be honored based on existing approvals
- Existing Gap Exceptions
 - » Automatic transfer to Blue Shield prior to 2026
 - » Members are required to renew all GAP exceptions
- Accolade is taking extra steps to notify anyone of open GAP exceptions

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UC PPO Plan Comparison

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Deductible and Out-of-Pocket Maximum	UC Care	HealthSavings+
Deductible	UC Select (Tier 1) None Blue Shield In-Network (Tier 2) \$500 Individual \$1,000 Family Out-of-Network (Tier 3) \$750 Individual \$1,750 Family	In-Network \$2,500 Individual \$5,000 Family Out-of-Network \$4,000 Individual \$8,000 Family HSA Employer contribution \$750 Individual/\$1,500 Family
Out-of-Pocket Maximum	UC Select (Tier 1) \$7,600 Individual \$14,200 Family Blue Shield In-Network (Tier 2) \$7,600 Individual \$14,200 Family Out-of-Network (Tier 3) \$9,600 Individual \$20,200 Family	In-Network \$6,700 Individual \$13,400 Family Out-of-Network \$8,000 Individual \$16,000 Family



Covered Service	UC Care	HealthSavings+
Preventive Care	UC Select (Tier 1) •No copayment Blue Shield Preferred (Tier 2) •\$0, no deductible Out-of-Network (Tier 3) •50% after deductible	In-Network \$0, no deductible Out-of-Network 50% after deductible
Doctor and Specialist Visits	UC Select (Tier 1) •\$30 copay Blue Shield Preferred (Tier 2) •30% after deductible Out-of-Network (Tier 3) •50% after deductible	In-Network 30% after deductible Out-of-Network 50% after deductible



Covered Service	UC Care	HealthSavings+
Hospitalization	UC Select (Tier 1) \$250 per admission Blue Shield Preferred (Tier 2) 30% after deductible Out-of-Network (Tier 3) 50% after deductible	In-Network 30%, after deductible Out-of-Network 50% after deductible
Coverage Outside of the U.S.	You pay 30% of the cost after the deductible.	You pay 30% of the cost after the deductible.



Covered Service	UC Care	HealthSavings+
<h2 data-bbox="496 659 949 779">Prescription Drug Coverage</h2>	<p>Preferred Pharmacies (select UC Medical Center pharmacies, Costco, CVS, Safeway/Vons, Walgreens)</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 30% coinsurance after deductible</p> <p>90 Day Supply: Costco Mail Order, UC Pharmacy or Retail 90 Pharmacy 30% coinsurance after deductible</p> <p>Out-of-Network Pharmacies 50% after deductible (up to 30DS)</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

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Member Tools and Resources

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Annual Enrollment Comparison Guide

- App features include:

Open Enrollment dates and important reminders

What's changing in the next plan year

A detailed comparison of available plan options

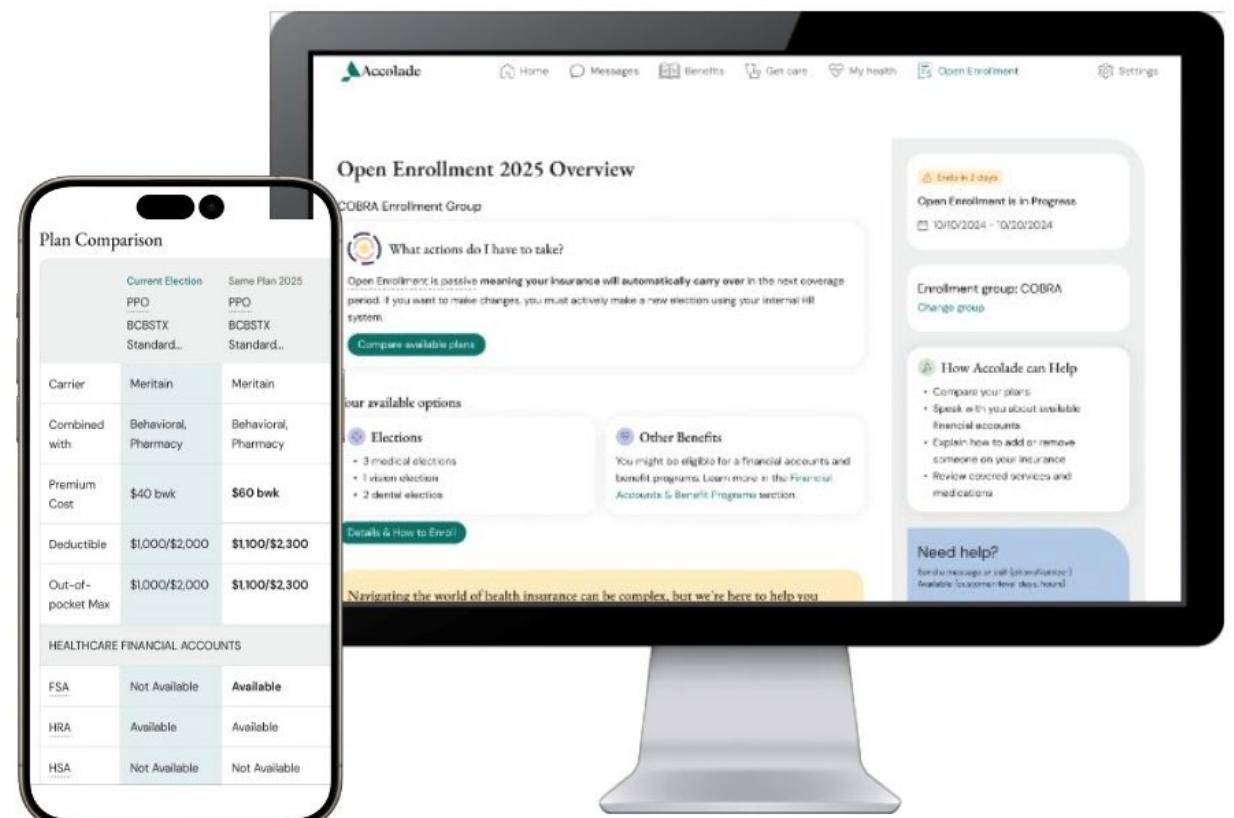
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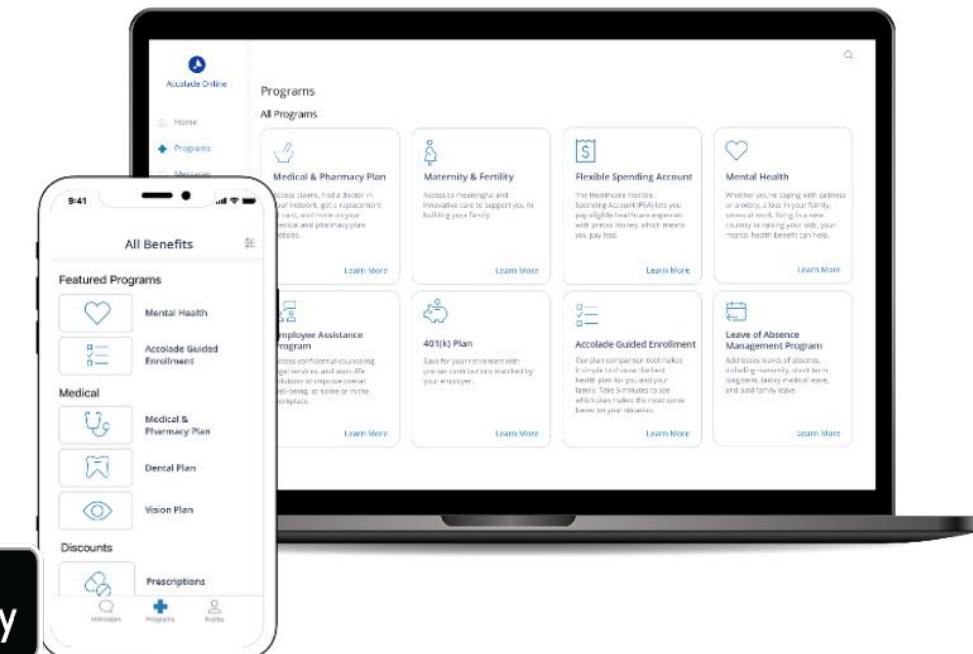
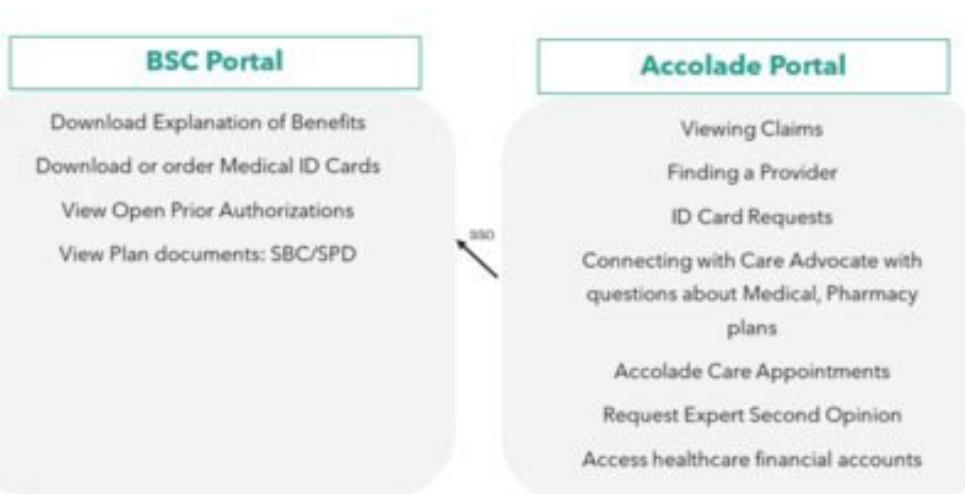
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Download the Accolade App & Register

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





Navitus Member Resources

Navitus Customer Care

- Dedicated Navitus Customer Care phone number for University of California
 - Toll-free: (833) 837-4308
 - Available 24/7, 365 days, except Thanksgiving and Christmas Day
- Primary contact for Benefits Professionals, members, pharmacies, prescribers

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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



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Navitus Member Resources – Pre-enrollment Site

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

Explore Your Plan Options

Click the links in the menu below to access information and tools for your available plan(s).

UC Care CORE - through 2025 UC HSP - through 2025

UC Medicare PPO UC High Option Supplement to Medicare HealthSavings+ starting 2026

HealthSavings+ starting 2026

Click the links in the menu to access formulary information and benefit information for your available plan(s). There is a Pharmacy Search tool, which can help you find pharmacies within a specific area.

Pharmacy Search Formulary RX Benefits

Current 2025 Plan Year Future 2026 Plan Year

benefitplans.navitus.com/university-of-california

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findhelp

If you or a family member need extra support with social, financial, or physical well-being, [Findhelp](#) makes it easy to search for free and low-cost food, housing, transportation, health care, child care, education, and other resources in your community. Just enter your ZIP code and select the type of support you need.

[Click Here for findhelp](#)

Visit uchealthplans.findhelp.com or scan the QR code to the left and then enter your zip code and select the category (e.g. Housing, Food) of interest to access the list of available programs and services.



What you need to know

UC has partnered with Findhelp, the largest network of social assistance programs and resources in the U.S. that are free or offered at a reduced cost. All UC medical plan members and their family members have access to Findhelp, so you can find the resources to help you and your family live better.

Search for free or reduced cost health care, food, utilities assistance, job training and more

ZIP 78308

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If you or someone you know is in crisis, call or text 988 to reach the Suicide and Crisis Lifeline, chat with them online via their website, or text HOME to 741741 (multiple languages available). If this is an emergency, call 911.

This site is intended to assist the UC community in finding help. The information and resources provided on this site are not generated by UC.

What is findhelp

Findhelp is a social care network that connects people and programs, making it easier to find support and social services within your community. Findhelp connects you with resources that can help you find a job, access affordable food, receive medical care, and more — all in one place. Findhelp features more than 600,000 distinct program locations that help millions of people across the country.

Who can use findhelp

Any UC health plan member or family member that needs support with their social, financial or physical health and wellbeing can use Findhelp. Findhelp's search platform lets you search for resources in your community with dignity and ease, and without restrictions or gatekeepers.

Findhelp can link you with a variety of services, including:

- **Food:** Find help to pay for food, locating food pantries, and seeking nutrition education
- **Housing:** Find advice and help on finding or paying for housing and locating temporary shelters
- **Transit:** Find help paying for bus passes or gas or transportation to receive health care services
- **Money:** Find help paying for childcare, connecting to government benefits, and locating assistance with tax preparation
- **Education:** Find help paying for school, financial or health education; citizenship and immigration assistance; and skills and training



ucal.us/facultystaffppo

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Big changes. New choices.

Starting Jan. 1, Blue Shield of California will administer the UC PPO plans.

[See what it means to you.](#)



SEARCH MENU

See how the plans work, view plan documents, find helpful tips and more!

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ucnet.universityofcalifornia.edu/oe/

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2026 BENEFITS

Open Enrollment



There are big changes and new choices for 2026. Check your choices and costs to make sure you're in the right plan.

Make changes and enroll from **Thursday, Oct. 30, at 8 a.m. to Friday, Nov. 21, 2025, at 5 p.m.**



[Watch a video message about 2026 changes](#)
[Frequently asked questions](#)



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Open Enrollment Check List

- Visit Open Enrollment Page for plan comparisons
ucnet.universityofcalifornia.edu/oe/
- Review premium changes by pay band and plan
- Register and attend Member Open Enrollment
Webinar [Register Here](#)
- Register and attend HSA 101 Webinar [Register Here](#)
- Use the BSC Provider Links to check provider status and look for providers in your area

- Complete your Open Enrollment forms
- Download and Register Accolade App

Member.accolade.com
- AFTER 1/1/2026- Complete your BSC Portal Registration
- Notify all your current providers of your new plan
- Contact Accolade with any questions
(866) 406-1182

Thank You



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