

Open Enrollment

PLANS ARE CHANGING FOR 2026

Oct. 30–Nov. 21, 2025

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2026 Faculty & Staff Medical Plans

Open Enrollment
Oct. 30–Nov. 21, 2025



Medical Program Portfolio and Plan Changes

- HMO and PPO Plans Changes
- Pay Band Changes
- Rates and Contributions
- Review the UCOP Medical Plan Changes Communication – [Vice President Cheryl Lloyd Systemwide letter about medical plan changes for 2026.](#) | [2026 Benefits Changes Fact Sheet](#) and [Frequently Asked Questions.](#)



2026 HMO Medical Plans for Faculty and Staff

Open Enrollment
Oct. 30–Nov. 21, 2025



2026 Medical Plans

Non-Medicare Plans

- UC Blue & Gold HMO
- Kaiser Permanente CA HMO*
- UC Care
- HealthSavings+ with Health Savings Account (HSA)

*Optum provides behavioral health benefits as an overlay for Kaiser CA members only



Medical HMO Plans

UC Blue & Gold HMO

Kaiser Permanente CA HMO
Optum Behavioral Health



UC Blue & Gold and Kaiser HMO

Legislative Mandates

SB 729 – Coverage for diagnosis and treatment of infertility

2025	2026
• IUI, IVF, GIFT and ZIFT covered at 50% coinsurance • Up to 2 cycle lifetime limit per member (IVF, GIFT, ZIFT) • Prescriptions covered at 50% coinsurance • Does not apply to annual OOP max	• IUI, IVF, GIFT and ZIFT covered at plan-specific cost share • Up to 3 completed oocyte (egg) retrievals per lifetime and unlimited embryo transfers per member (IVF, GIFT, ZIFT) • Allowance restarts • Prescriptions covered at respective tier level • Applies to annual OOP max



UC Blue & Gold and Kaiser HMO

Legislative Mandates

AB 3059: Human Milk - *implemented 1/1/25*

- Adds medically necessary pasteurized human donor milk obtained from a licensed tissue bank as a basic health care service
- Ensures that all families with commercial insurance in California have access to medically necessary donor milk, which was previously limited by insurance coverage barriers
- Simplifies the process for hospitals to distribute donor milk by removing certain regulatory hurdles



UC Blue & Gold and Kaiser HMO

Legislative Mandates

APL 23-026: Children and Youth Behavioral Health Initiative

- Requires health plans to provide coverage for mental health and substance use disorder treatment services provided at a school site when the services are provided or arranged by a local educational agency or public institution of higher education
- Services outlined in the fee-for-service reimbursement schedule (CYBHI Fee Schedule) published by the Department of Health Care Services (DHCS) Services
- Available to individuals 25 years of age or younger



UC Blue & Gold and Kaiser HMO

Legislative Mandates

AB 2843: Health Care Coverage: Rape and Sexual Assault

- Requires health plans/insurers to include/provide coverage for a nine-month period without cost sharing for urgent, emergent and follow-up medical, acupuncture/chiro care, DME, prosthetics & orthotics, prescriptions, mental health, and substance use disorder treatment for individuals who receive care following a rape or sexual assault
- Prohibits a health plan from requiring, as a condition of providing coverage: (1) an enrollee or insured to file a police report, (2) charges to be brought against an assailant, (3) or an assailant to be convicted of rape or sexual assault



UC Blue & Gold HMO

Plan Changes

	2025	2026
BMI Criteria for Weight Loss and Appetite Suppressants for New Utilizers	BMI 30+ (Obesity)	BMI 40+ (Morbid Obesity)
	BMI 27+ with cardiovascular comorbidity or obesity-related condition	

Existing members using these medications may continue if the prescribing physician certifies medical necessity and meets the Health Net PA criteria for *Continuation of Therapy*. Existing members will not be required to have BMI 40+



UC Blue & Gold HMO

Plan Changes

	2025	2026
Musculoskeletal Care (MSK) Management & Interventional Pain Management (IPM) Programs	Turning Point manages Prior Authorizations for MSK and IPM	Evolent manages Prior Authorizations for MSK and IPM
Sharecare Virtual Cooking Classes	N/A	Up to five (5) virtual cooking classes to UC locations at no cost



Kaiser CA HMO

Plan Changes

	2025	2026
BMI Criteria for Weight Loss and Anti-Obesity Drugs	BMI 40+	BMI 40+
	BMI < 40	N/A
	BMI 30+ with moderate/severe obstructive sleep apnea	BMI 30+ with moderate/severe obstructive sleep apnea
	BMI 27+ with one of these comorbidities: peripheral artery disease, history of stroke or heart attack	BMI 27+ with one of these comorbidities: peripheral artery disease, history of stroke or heart attack

Members who started treatment with BMI 40+ may access the medications for up to 24 mos (if medically necessary); those who started with BMI below 40 will no longer have access to the medications if they do not have a comorbidity as outlined by KP.



2026 PPO Medical Plans for Faculty & Staff

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Medical PPO Plans

Blue Shield of California

UC Care
HealthSavings+



How PPO Plans Compare: 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Provider Network & Plan Administrator	Anthem Blue Cross	Anthem Blue Cross	Blue Shield of California
Member Services & Health Care Advocacy	Accolade		
Pharmacy Benefit Manager	Navitus		



How PPO Plans Compare: 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Calendar Year Deductibles Medical + Behavioral Health + Prescription Drugs	\$1,650 IN Single \$3,300 IN Family \$2,600 OON Single \$5,200 OON Family	\$3,000 per covered person	\$2,500 IN Single \$5,000 IN Family \$4,000 OON Single \$8,000 OON Family
Out-of-Pocket Maximums Medical + Behavioral Health + Prescription Drugs	\$4,000 IN Single \$6,400 IN Family \$8,000 OON Single \$16,000 OON Family	\$6,300 Single \$12,700 Family	\$6,700 IN Single \$13,400 IN Family \$8,000 OON Single \$16,000 OON Family



How PPO Plans: Compare 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Preventive Care	IN \$0 no deductible OON 40% after deductible	IN \$0 no deductible OON 20% after deductible	IN \$0 no deductible OON 50% after deductible
Co-Insurance Doctors, Specialists, Labs, Imaging, Mental Health, Maternity Care, Hospitalization	IN 20% after deductible OON 40% after deductible	IN & OON 20% after deductible	IN 30% after deductible OON 50% after deductible



How PPO Plans Compare: 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Accolade Care: Virtual Primary Care or Virtual Behavioral Health	\$30 per visit before deductible is met 20% of \$30 after deductible is met	No cost for first 12 visits each year	\$30 per visit before deductible is met 30% of \$30 after deductible is met
Virtual Second Opinion services through 2nd MD	No cost for a virtual second opinion from a leading specialist about a new diagnosis, surgery, treatment plan and/or medication		
Co-Insurance Acupuncture or Chiropractic	IN 20% after deductible OON – Acupuncture 20% after deductible OON - Chiropractic 40% after deductible	IN & OON 20% after deductible	IN 30% after deductible OON - Acupuncture 30% after deductible OON - Chiropractic 50% after deductible
NOTE: Acupuncture / Chiropractic: Limited to 24 combined visits annually			



How PPO Plans Compare: 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Urgent Care	IN 20% after deductible OON 40% after deductible	IN & OON 20% after deductible	IN 30% after deductible OON 50% after deductible
Emergency	20% after deductible	20% after deductible	30% after deductible
Ambulance Emergency Transport	20% after deductible	20% deductible waived	30% deductible waived
Retail Clinic <i>onsite clinics located within retail stores and pharmacies</i>	20% after deductible	20% after deductible	30% after deductible



How PPO Plans Compare: 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Outpatient Surgery or Maternity Care or Hospitalization	IN 20% after deductible OON 40% after deductible	IN & OON 20% after deductible	IN 30% after deductible OON 50% after deductible <i>Hospitalization up to \$360/day benefit max</i>
Pregnancy Termination	\$0 after deductible	\$0 after deductible	\$0 after deductible
Coverage Outside the USA	Urgent and Emergency services only 20% of the cost after deductible	20% of the cost after the deductible	30% of the cost after deductible BCBS Global Core



How PPO Plans Compare: 2025 vs 2026

	2025 - UC HSP	2025 - CORE	2026 – HealthSavings+
Prescription Drugs provided through Navitus	IN – Participating Pharmacies Full cost of Rx until deductible is reached, then 20% for most covered drugs OON Full cost of Rx until deductible is reached, then 40% for most covered drugs	IN & OON Full cost of Rx until deductible is reached, then 20% for most covered drugs	IN – Participating Pharmacies Full cost of Rx until deductible is reached, then 30% for most covered drugs OON Full cost of Rx until deductible is reached, then 50% for most covered drugs
90-day Rx Supply	Costco Mail Order, UC Pharmacy or a Retail 90 pharmacy		



Health Savings Account (HSA)

- **HSA contribution limits (IRS limits)**
 - **\$4,400 for single coverage** (up from \$4,300)
 - **\$8,750 for family coverage** (up from \$8,550)
- **Increasing *UC Contribution* for the year:**
 - Up to **\$750** (from \$500) for single coverage
 - Up to **\$1,500** (from \$1,000) for family coverage
- **Same *Catch-up contribution* for members 55 and over:** \$1,000 for the year
- **Same *HSA custodian* - HealthEquity**



HealthSavings+ Eligibility & HSA

- You are **not eligible** to enroll in UC HSP / HealthSavings+ if you:
 - Are already enrolled in Medicare Part A and/or B
 - Are in a split family enrollment (at least one member is in a Medicare plan)
 - Plan to enroll in UC's general-purpose Health Flexible Spending Account (FSA)



Default Medical Plans for Open Enrollment

2025 Medical Plan	2026 Medical Plan Default Passive Enrollment
CORE	HealthSavings+
Health Savings Plan	HealthSavings+

Health FSA balance of \$25 or more =
Limited Health FSA (WEX)



UC Care & HealthSavings+

Infertility Benefits

WINFertility Rx

Administration / Operations
Claims Administrator Anthem to Blue Shield of CA
Network of Providers Anthem to WINFertility
Pharmacy / Fertility Drugs Navitus to WINFertility Pharmacies

Description of Services	HealthSavings+ & UC Care
Mail Order only Pharmacy Benefit, administered by WINFertility	IN & OON Deductible then 50% co- insurance
Network of Providers administered by WINFertility	IN & OON Deductible then 50% co- insurance



UC Care & HealthSavings+

Pharmacy Benefits Changes

➤ **Navitus: Access Guidance Services**

- 2025: Copay card savings for members with Copay Cards accrue to Out Of Pocket Maximum (OOPM)
- **2026: Copay card savings will no longer accrue to OOPM**

➤ **New criteria for all weight-loss medication coverage for weight management:**

- BMI of 40 or higher, regardless of co-morbid conditions
- Members currently on these drugs who started with at least 40 BMI may continue with recertification



UC Care & HealthSavings+

Travel Expense Benefits for Surgeries

	2025	2026
Transplant \$10,000 max per transplant	LODGING up to \$50/night/person 1 caregiver per adult patient Up to 2 caregivers for a minor	LODGING up to \$250/night/person 1 caregiver per adult patient Up to 2 caregivers for a minor
Bariatric Surgery \$5,000 max per surgery		
Gender Affirmation Surgery \$10,000 max per surgery		
Gene Therapy for Ocular Disorder \$10,000 max	FOOD No allowance	FOOD \$150/day/person
	Not covered for travel benefit	



UC Care & HealthSavings+

Global Benefits

- **International Coverage through BlueCross/BlueShield (BCBS) Global Core**
- **Plan Change**
 - **2025**
 - UC Care: 20% of the cost after deductible
 - HSP: Only urgent and emergency services covered
20% of the cost after deductible
 - **2026: Member Co-insurance remains at 20% of cost after deductible**



Additional Travel Vaccines for UC Care, HS+

- Dengue Vaccine
- Cholera Vaccine Live Oral
- Tick-borne encephalitis virus vaccine, inactivated;
0.24 ML or 0.5 dosage, for intramuscular use
- Zaire Ebolavirus vaccine, live, for intramuscular use

UC Care

Tier 1: \$0
Tier 2: \$0
Tier 3: 50%

HS+

IN: 30%
OON: 50%



2026 Member ID Cards

HMO Plans

Kaiser Permanente HMO

New Members Only

UC Blue & Gold HMO (Health Net)

All Members: New ID Cards



2026 Member ID Cards

PPO Plans administered by Blue Shield of CA & Navitus

HealthSavings+

One plan ID Card: All members for both medical and pharmacy

HSA Card from HealthEquity: New members; UC Health Savings members transitioning to this plan should continue to use their current cards

UC Care

All members will receive one card for both medical and pharmacy



2026 Pay Bands, Rates, and Contributions

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2026 Employee Pay Bands

Pay band thresholds adjusted each year based on the Consumer Price Index (CPI) from the California Department of Finance's index for urban wage earners and clerical workers (CPI-U)

2025	
1	\$71,000 and under
2	\$71,001 to \$140,000
3	\$140,001 to \$210,000
4	\$210,001 and above



2026	
1	\$73,000 and under
2	\$73,001 to \$145,000
3	\$145,001 to \$217,000
4	\$217,001 and above

Definition of Range for the 2026 Medical Contribution
Base Using Full-Time Salary as of January 2025



Change in Employee Nets (\$) - 2025 vs. 2026

	Pay Band 1				Pay Band 2			
	EE	EE+C	EE+Sp	EE+Fam	EE	EE+C	EE+Sp	EE+Fam
UC Blue & Gold HMO	(\$10.69)	(\$18.03)	\$28.14	\$21.51	(\$1.55)	(\$1.01)	\$41.71	\$43.31
Kaiser CA HMO	\$35.80	\$64.51	\$137.52	\$169.07	\$28.30	\$51.12	\$66.61	\$96.50
UC Care	(\$101.27)	(\$179.21)	(\$158.10)	(\$236.66)	(\$95.37)	(\$167.91)	(\$151.37)	(\$224.62)
	Pay Band 3				Pay Band 4			
	EE	EE+C	EE+Sp	EE+Fam	EE	EE+C	EE+Sp	EE+Fam
UC Blue & Gold HMO	\$2.41	\$6.73	\$56.98	\$62.80	\$7.49	\$16.47	\$76.43	\$87.35
Kaiser CA HMO	\$16.67	\$30.31	\$4.76	\$28.06	\$4.83	\$9.11	(\$57.20)	(\$40.69)
UC Care	(\$97.19)	(\$170.39)	(\$147.24)	(\$221.17)	(\$95.63)	(\$166.83)	(\$134.26)	(\$206.20)



Change in Employee Nets (%) - 2025 vs. 2026

	Pay Band 1					Pay Band 2			
	EE	EE+C	EE+Sp	EE+Fam		EE	EE+C	EE+Sp	EE+Fam
UC Blue & Gold HMO	(9.8%)	(9.3%)	9.2%	5.5%		(1.0%)	(0.4%)	10.1%	8.0%
Kaiser CA HMO	90.0%	90.2%	114.4%	113.3%		30.7%	30.8%	23.3%	27.4%
UC Care	(43.6%)	(43.2%)	(28.2%)	(31.8%)		(33.5%)	(33.0%)	(22.4%)	(24.9%)
	Pay Band 3					Pay Band 4			
	EE	EE+C	EE+Sp	EE+Fam		EE	EE+C	EE+Sp	EE+Fam
UC Blue & Gold HMO	1.1%	1.8%	10.9%	9.1%		2.8%	3.5%	12.2%	10.5%
Kaiser CA HMO	11.2%	11.3%	1.1%	5.1%		2.3%	2.5%	(9.6%)	(5.4%)
UC Care	(28.2%)	(27.7%)	(18.5%)	(20.7%)		(23.8%)	(23.3%)	(14.8%)	(16.9%)



Change in Employee Nets - 2025 vs. 2026

	Pay Band 1				Pay Band 2			
	EE	EE+C	EE+Sp	EE+Fam	EE	EE+C	EE+Sp	EE+Fam
Impact in Dollars (\$)								
CORE to HealthSavings+	(\$2.50)	(\$4.49)	\$66.96	\$64.96	\$8.71	\$15.69	\$72.26	\$79.23
HSP to HealthSavings+	(\$62.98)	(\$99.29)	(\$19.62)	(\$52.25)	(\$121.81)	(\$185.99)	(\$185.27)	(\$240.13)
Impact in Percentage (%)								
CORE to HealthSavings+	(9.6%)	(9.6%)	60.6%	49.5%	11.9%	11.9%	33.1%	28.7%
HSP to HealthSavings+	(72.9%)	(70.2%)	(10%)	(21.0%)	(59.8%)	(55.8%)	(39.0%)	(40.3%)



Change in Employee Nets - 2025 vs. 2026

	Pay Band 3				Pay Band 4			
	EE	EE+C	EE+Sp	EE+Fam	EE	EE+C	EE+Sp	EE+Fam
Impact in Dollars (\$)								
CORE to HealthSavings+	\$18.83	\$33.90	\$79.05	\$94.11	\$18.71	\$33.69	\$74.07	\$89.03
HSP to HealthSavings+	(\$189.75)	(\$287.65)	(\$345.54)	(\$430.80)	(\$266.99)	(\$405.98)	(\$514.85)	(\$637.90)
Impact in Percentage (%)								
CORE to HealthSavings+	15.5%	15.5%	25.2%	22.9%	10.9%	11%	17.9%	16.2%
HSP to HealthSavings+	(57.5%)	(53.3%)	(46.8%)	(46%)	(58.5%)	(54.3%)	(51.4%)	(50%)



2026 Employee Contributions

	Pay Band 1 (\$73,000 and Under)					Pay Band 2 (\$73,001 to \$145,000)			
	EE	EE+C	EE+Sp	EE+Fam		EE	EE+C	EE+Sp	EE+Fam
UC Blue & Gold HMO	\$97.97	\$176.35	\$334.04	\$412.42		\$156.29	\$281.33	\$456.51	\$581.55
Kaiser Permanente - CA	\$75.57	\$136.02	\$257.78	\$318.23		\$120.61	\$217.09	\$352.35	\$448.83
HealthSavings+	\$23.41	\$42.14	\$177.46	\$196.18		\$81.73	\$147.12	\$290.31	\$355.69
UC Care	\$130.85	\$235.52	\$403.08	\$507.76		\$189.17	\$340.50	\$525.55	\$676.89

	Pay Band 3 (\$145,001 to \$217,000)					Pay Band 4 (Over \$217,000)			
	EE	EE+C	EE+Sp	EE+Fam		EE	EE+C	EE+Sp	EE+Fam
UC Blue & Gold HMO	\$214.61	\$386.30	\$578.98	\$750.67		\$272.92	\$491.27	\$701.44	\$919.79
Kaiser Permanente - CA	\$165.64	\$298.15	\$446.92	\$579.43		\$210.68	\$379.22	\$541.50	\$710.04
HealthSavings+	\$140.05	\$252.09	\$393.19	\$505.22		\$189.61	\$341.30	\$487.31	\$638.99
UC Care	\$247.49	\$445.47	\$648.02	\$846.01		\$305.80	\$550.44	\$770.48	\$1,015.13



2026 Employee Premium Cost Share *Systemwide Bargaining Units*

- **Systemwide Bargaining Units will move to 2026 premium cost share and pay band levels with some units having:**
 - **\$25/month increase cap** above 2025 for Kaiser and UC Blue & Gold HMO plans
 - CX (Clerical & Allied Services) - cap only applies to salary bands 1 and 2
 - **Subsidy** of \$100 for Pay Band 1 and \$75 for Pay Band 2 for Kaiser and UC Blue & Gold HMO plans. If result is less than \$0, employee contribution is set at \$0
 - EX (Patient Care Technical) and SX (Service)
 - HX (Residual Health Care Professionals), RX (Research Support Professionals), and TX (Technical)
- **NX (Registered Nurses) contract expires in October 2025:**
 - 2026 employee contributions will be held at NX bargained unit's 2025 levels
 - Negotiations of union contracts for bargained units with open contracts is underway, and any conclusion resulting in a change to the rates currently in place will be announced separately following the settlement of each contract





Non-Medical Benefits Update

Open Enrollment
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alex

What's new



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How Alex Will Help Guide 2026 Medical Plan Choices

ALEX continues to **personalize plan recommendations** using real-time data and user preferences

For 2026, ALEX will:

- Show whether your preferred providers are **in-network** for suggested plans
- Factor in your current **out-of-pocket spending** (deductibles, copays, coinsurance)
- Reflect your comfort with financial risk — balancing **premium vs. care costs**
- **Exclude HMO plans** (Kaiser or Blue & Gold) if your ZIP code is outside their service area

ALEX helps employees take plans with **differentiated provider networks** into consideration when choosing a plan. Employees can check for **in-network providers** and **compare different providers**—even across carriers—all within the platform

ALEX also continues to provide:

- Personalized cost guidance based on projected medical use
- Information on all UC health and welfare benefits — not just medical
- Audio and text-based experiences, with text also available in Spanish



Dental – Delta Dental

Benefits Enhancements:

New for
2026

	Delta Dental PPO Providers	Delta Dental Premier Providers	Out-of-Network Providers
Sealant Benefits	100%	80%	80%
Endodontics (Root Canals)	80%	80%	80%
Periodontics (Gum Disease)	80%	80%	80%
Oral Surgery	80%	80%	80%

Coverage for Delta Dental Premier and OON for certain services are increasing from 75% to 80%, based on the plan allowance. There are no benefit changes for the DHMO. Visit <https://www1.deltadentalins.com/group-sites/uc.html> to find an in-network provider.



Vision - VSP

- UC continues to absorb a 5% premium increase and cover the full cost for Faculty and Staff
- Plan designs will remain unchanged
- Open for enrollment



Life / AD&D - Prudential

Life Insurance

- 8% decrease in the Employee Supplemental Life
- No premium change to Basic, Core, or Dep Life
- No plan design changes
- Not open for enrollment during OE; apply any time with EOI

Accidental Death & Dismemberment

- 10% premium increase
- No plan design changes
- Always open for enrollment



Supplemental Health Plans - Prudential

- Premiums remain status quo for all Accident, Critical Illness, and Hospital Indemnity plans
- Hospital Indemnity Plan:
 - Admissions Benefit observation requirement decreasing from 24 to 18 hours
- No benefit change for Accident or Critical Illness
- Open for enrollment



Flexible Spending Accounts

- All limits and deadlines apply to both Faculty and Staff
- 2026 Health FSA Contribution Limit: \$3,300
- Health FSA carryover limit
 - \$660 for carryover from 2025 to 2026 Plan Year
 - \$660* for carryover from 2026 to 2027 Plan Year
- 2026 Dependent Care FSA Contribution Limit – Increased Contribution Limits
 - New for 2026: The DepCare FSA contribution limit has increased
 - \$7,500 for non-highly compensated employees
 - \$3,200 for Highly-Compensated Employees (HCEs) as defined by the IRS
 - \$160K or greater income in 2025



Flexible Spending Accounts

- 2025 Health FSA
 - Run-out period (filing deadline): April 15, 2026
 - Carryover: Funds available in January 2026
- 2025 Dependent Care FSA
 - Run-out period (filing deadline): April 15, 2026
 - Grace period: January 1, 2026 – March 15, 2026
- 2026 Health FSA
 - Run-out period (filing deadline): April 15, 2027
 - Carryover: Funds available in January 2027
- 2026 Dependent Care FSA
 - Run-out period (filing deadline): April 15, 2027
 - Grace period: January 1, 2027 – March 15, 2027



Limited Purpose FSA

- Available only to employees meeting all of the following criteria:
 - Eligible for the Faculty/Staff Benefits program, and
 - Participated in the Health FSA during a plan year, and
 - Have a carry-over balance greater than \$25 at the end of that plan year, and
 - Enroll in the HealthSavings+ for the following plan year
- CORE participants who default to HealthSavings+ for 2026 due to no active enrollment changes during Open Enrollment will be automatically enrolled in the 2026 Limited Purpose FSA if they meet all of the above criteria
- Balance of the Health FSA up to \$660 is placed in the Limited Purpose FSA (LPFSA)
- Participant may not contribute additional funds
- Eligible expenses are restricted to dental, vision, and preventive care services
- Participation limited to one year; any balance remaining at the end of the run-out period is forfeited



Other Plans

Legal – ARAG

- No benefit or rate changes for 2026
- Open for enrollment
- Creating a living trust at no cost
- Offers a wide network of available attorneys to assist with a variety of legal issues like consumer fraud, personal property disputes and family law events

Disability – Lincoln Financial Group

- No benefit or rate changes for 2026
- Disability will not be open for enrollment during OE; Employees can apply at any time by submitting Evidence Of Insurability (EOI) health questionnaire

Family Care Services – Bright Horizons

- UC continues to pay the cost for access to referral services
- Eligible employees are automatically enrolled and pay providers directly for care



Other Plans - Continued

Identity Theft Protection - Experian

- Credit College Program launch and no changes to monitoring and restoration services
- UC continues to pay the full premium for Faculty, Staff, and dependent children up to age 18. Enrollment is automatic, and once activated, individuals can choose which data elements they want monitored

Adoption – WEX Health

- Reimbursement limit for eligible adoption-related expenses remains at \$5,000 for up to two (2) adoptions at a total \$10,000 benefit
- Automatic enrollment; eligible employees submit the Adoption Verification Form to WEX after finalizing the adoption to start the reimbursement process

Pet Insurance – Nationwide

- Nationwide continues to offer discounted rates
- Always open for enrollment; employees purchase policies directly with Nationwide



QUESTIONS





THANK YOU

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