

Open Enrollment 2026 UC PPO Plans Pharmacy Benefits

Navitus Health Solutions

October 30, 2025



UNIVERSITY
OF
CALIFORNIA

Self-Funded
Health Plans



UC Medicare PPO
UC Medicare PPO without prescription drugs
High Option Supplement to Medicare
ucal.us/medicaresupplement

Agenda

- Pharmacy Benefits for UC Medicare PPO Plans (Anthem)
 - 2026 Pharmacy Plans – What's Changing, What's Not Changing
 - Plan Design – Medicare PPO Supplement & High Option Supplement
- Pharmacy Benefits for UC Active Employee PPO Plans (BlueShield)
 - 2026 Pharmacy Plans – What's Changing
 - Plan Design – UC Care & HSP+
- General Information for Medicare and Non-Medicare Members:
 - Navitus Member Resources
 - How do I know if my medication is covered?
 - Navitus Pharmacy Network
 - Tips for lowering rx costs

Medicare PPO Plans (Anthem)

UNIVERSITY
OF
CALIFORNIA

Self-Funded
Health Plans



UC Medicare PPO
UC Medicare PPO without prescription drugs
High Option Supplement to Medicare
ucal.us/medicaresupplement

2026 Changes

What's Changing in 2026

- TrOOP changing from \$2,000 to \$2,100

What's Not Changing in 2026

- Plan Design
- Navitus MedicareRx Customer Care: 24/7

Plan Design

UC Medicare Supplement PPO	UC High Option Supplement to medicare
Rx Deductible: \$0	Rx Deductible: \$0
Rx OOP Maximum: \$0	Rx OOP Maximum: \$1,000
Medicare TrOOP: \$2,100	Medicare TrOOP: \$2,100
Flat dollar copays for medications depending on tier and day supply	Flat dollar copays for medications depending on tier and day supply

Save by getting a 3 month supply of medication at a Preferred pharmacy for the cost of a 2 month supply

*Preferred Pharmacies: UC Medical Center Pharmacies, Costco, CVS, Safeway/Vons, Walgreens, Walmart, Costco Mail Order

Non-Medicare PPO Plans (BlueShield)

UNIVERSITY
OF
CALIFORNIA

Self-Funded
Health Plans



UC Medicare PPO
UC Medicare PPO without prescription drugs
High Option Supplement to Medicare
ucal.us/medicaresupplement

What's Changing in 2026

- New HealthSavings+ Plan
- Changes to coverage of weight loss medications (including GLP-1 medications, such as Zepbound, Wegovy, etc.)
 - New criteria: Require pre-treatment BMI 40 or higher
 - Members currently prescribed these medications may continue treatment if the members have pre-treatment BMI of 40+ and meet continuation of therapy criteria.
 - Coverage for GLP-1 medications for diabetes **will not** change.

What's Changing in 2026

- Access Guidance Services
 - Program for certain high-cost medications with manufacturer copay assistance available
 - HIV, Specialty and GLP-1 medications
 - The Access Team is a resource available to assist members in enrolling in manufacturer copay assistance if needed
 - Members pay the copay set by the manufacture, 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

Access Team: 833-210-5967

- 6:00 a.m. to 4:00 p.m. Pacific Time, Monday through Friday

Plan Design

UC Care	HealthSavings +
Deductible: In Network: \$500/\$1000 Out of Network: \$750/\$1750	Deductible: In Network: \$2500/\$5000 Out of Network: \$4000/\$8000
OOP Maximum: In Network: \$7600/\$14200 Out of Network: \$9600/\$20200	OOP Maximum: In Network: \$6700/\$13400 Out of Network: \$8000/16000
Flat dollar copays for medications depending on tier and day supply in network, 50% coinsurance out of network Save by getting a 3 month supply of medication at a Preferred pharmacy for the cost of a 2 month supply *Preferred Pharmacies: UC Medical Center Pharmacies, Costco, CVS, Safeway/Vons, Walgreens, Walmart, Costco Mail Order	After deductible, 30% coinsurance for most covered drugs in-network, 50% coinsurance out of network

Information for Medicare and Non-Medicare Members

UNIVERSITY
OF
CALIFORNIA

Self-Funded
Health Plans



UC Medicare PPO
UC Medicare PPO without prescription drugs
High Option Supplement to Medicare
ucal.us/medicaresupplement

Navitus Member Resources

- **Navitus Customer Care**

- Dedicated Navitus Customer Care phone number for University of California
 - Toll-free: (833) 837-4308 (Non-Medicare) & (833) 837-4309 (Medicare)
 - Available 24/7, 365 days, except Thanksgiving and Christmas Day
- Primary contact for Benefits Professionals, members, pharmacies, prescribers
- Goal is First Call Resolution
- Can assist with claims processing, ordering ID cards, sending PA paperwork to a provider, and more!

Navitus Member Resources

Member Portal

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

Non-Medicare member.accolade.com

Medicare: memberportal.navitus.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

How do I know if my medication is covered?

- Review the formulary online:
 - Pre-enrollment site (prospective and current members, no login required) <https://benefitplans.navitus.com/university-of-california>
 - Enrolled members: member.accolade.com (Non-Medicare) or memberportal.navitus.com
- Call Navitus Customer Care
- Members should review the formulary to determine medication coverage & restrictions (Prior Auth, etc.)

Tier 1	Preferred generics and some lower cost brand products
Tier 2	Preferred brand products and some high cost non-preferred generics
Tier 3	Non-preferred products (could include some high cost non-preferred generics)
Tier 4	Specialty products

Navitus Pharmacy Network

RETAIL PHARMACIES

- Over 64,000 pharmacies including national chains, such as Costco, CVS, Safeway/Vons, Walgreens and Walmart, as well as many independent pharmacies and participating UC Pharmacies
- Online pharmacy search tool available through member portal

COSTCO MAIL ORDER PHARMACY

- Online registration at pharmacy.costco.com
- Call Costco Mail Order: 800-607-6861
- Costco membership not required

LUMICERA HEALTH SERVICES AND SELECT UC SPECIALTY PHARMACIES

- For select UC Specialty Pharmacies, please work with your provider
- For Lumicera, call a patient care specialist at 1.855.847.3553

Tips for Lowering Rx Cost

- Consider a LESS EXPENSIVE GENERIC
- Take advantage of CONVENIENT 90-DAY REFILLS
 - Medicare and UC Care Members can save by filling a 3 month supply at a Preferred Pharmacy
- COMPARE PRICES to save even more
 - Check prescription prices at local pharmacies
 - Estimate your cost in real time
 - Perform a search based on your prescription history