



UCPath Notice: Open Enrollment 2025

UC is making big changes to its benefits program – including offering a new medical plan – for 2026. UC’s Vice President – Systemwide Human Resources, Cheryl Lloyd, has [this message](#) for you about the importance of reviewing your options during [Open Enrollment](#), which starts on October 30, 2025.

Your current coverage will continue if you don’t take any action, except:

- Members of **CORE and Health Savings Plan** will be automatically enrolled in the new HealthSavings+ plan (see below), unless they choose a different medical plan
- **Health and/or Dependent Care Flexible Spending Accounts (FSAs)** require annual enrollment

Talk to [ALEX](#), the confidential virtual benefits counselor, to help you select the benefits that best fit you and your family – available in both English and Spanish.

New for 2026

Introducing HealthSavings+ Plan

CORE and UC Health Savings Plan are being replaced with HealthSavings+ – a PPO plan with low premiums and more money from UC into your Health Savings Account (HSA).

CORE and UC Health Savings Plan members will be enrolled in HealthSavings+ for 2026 unless they choose another plan during Open Enrollment. The new plan has different deductibles and coinsurance amounts, so compare plans before you choose.

The HSA makes saving easy:

- UC contributes up to \$750 (just you) or \$1,500 (you and a family member)
- You can contribute pretax to lower your federal tax bill and build savings for your health care expenses

Invest your HSA funds, and any earnings are free from federal taxes. Your HSA is yours – even if you change jobs or retire.

Blue Shield Replaces Anthem

Blue Shield of California is replacing Anthem as the administrator of UC's PPO plans – HealthSavings+ and UC Care. With a large national network, Blue Shield will offer broad provider choice that includes UC Health providers. Navitus will continue to administer pharmacy benefits, and Accolade Care Advocates will continue to help members find virtual or in-office care, book appointments and more. If your provider is no longer in your plan's network, Blue Shield will reach out to help you with the transition.

Kaiser HMO Premium Changes

While Kaiser remains one of UC's lowest premium plans, note that rates are going up significantly for some groups. Use ALEX to compare medical plans' premiums. New this year, Washington Center employees can choose the Kaiser Mid-Atlantic HMO.

Changes to Coverage for Weight Loss Medications

UC medical plans will continue to cover appetite suppressant and weight loss medications (including GLP-1s) for medical needs such as diabetes. Coverage of these medications for weight loss will be limited to individuals with a body mass index above 40.

Dental: Now Covering More Out-of-Network Costs

After reviewing proposals from competitors, UC renewed its contract with Delta Dental. Switching from Delta would have put providers for over 20% of our PPO members out-of-network. To help members who can't find an in-network provider, PPO plan coverage is

increasing from 75% to 80% of allowed amounts for services such as sealants, endodontics and oral surgery. Note: in-network dentists agree to set charges for covered services, so your costs will be lower in-network.

Flexible Spending Accounts (FSAs): Save More In 2026

The Dependent Care FSA contribution limit is increasing from \$5,000 to \$7,500. If your salary was \$160,000 or more in 2025, the limit will be \$3,200. The Health FSA contribution limit is rising to \$3,300.

Life and AD&D Rate Changes

Premiums are decreasing by 8% for employee supplemental life insurance and increasing by 10% for Accidental Death & Dismemberment.

This email provides a summary only. For more details on your choices, changes, and costs, visit the [Open Enrollment website](#). You can also explore the [Open Enrollment Demo](#) for a step-by-step guide to completing your elections in UCPATH.

During Open Enrollment, you can enroll in or change your coverage for the following plans:

- Medical
- Dental
- Vision
- Critical Illness
- Accident
- Hospital Indemnity
- Legal
- Health Flexible Spending Account
- Dependent Care Flexible Spending Account

- Health Savings Account Contribution (if enrolled in HealthSavings+)

Please note: Employee and Dependent Life, Voluntary Disability plans and AD&D are **not available** during Open Enrollment. Visit [UCnet](#) to learn how to make changes.

When you're ready, log in to UCPATH to submit your Open Enrollment elections for 2026 before November 21, 2025, at 5 p.m. (PT).

Thank you,

UCPATH

(855) 982-7284

Monday - Friday from 8:00 am - 5:00 pm

ucpath.universityofcalifornia.edu