



2027 University of California Open Enrollment

October 29 – November 20, 2026

Why Health Net?

CHOOSE UC BLUE & GOLD FOR 2027!



Affordable premiums, \$0 deductible/fixed or predictable copays



Broad choice of providers - including all UC medical centers and physician groups



Teladoc Telehealth appointments available 24/7 for \$0 copay



Eat Right Now© - Mindful Eating, Weight Loss and Diabetes Prevention



Dedicated Health Benefit Navigators – personalized navigation for high-touch service

What's new for 2027? - UC Blue & Gold Benefits

What's Changing



Out-of-Pocket Maximum (OOPM)

- Increasing to \$3,000 individual/\$6,000 double contract/family

Behavioral Health Visits

- All Visits: \$30 copay/visit



AB 948 Berman – Pharmacy Weight Loss Drugs, Erectile Dysfunction Drugs

- 50% coinsurance, \$250 per script maximum.



Women's Preventive Services Initiative

- Diagnostic testing and additional follow up visits after initial screening of cervical cancer covered at \$0 cost share.

What's new for 2027? - UC Blue & Gold Benefits

What's Changing



APL 25-021 (SB 729) Infertility Enhancement

- Plan covers infertility services including artificial insemination, IVF, GIFT and ZIFT at plan-specific cost share
- Three egg and three sperm retrievals per lifetime, and unlimited embryo transfers
- Donor and surrogacy services are covered, including donor eggs, sperm, and embryos, medically necessary testing of the surrogate or donor and embryo transfer procedures on surrogate. The surrogate's prenatal care and maternity/delivery are not covered
- 5 years of cryopreservation storage
- 2026 EOC infertility amendment posted on the [UC microsite](#). The 2027 draft EOC will be posted prior to OE.

Maternity CPT Coding Changes

- The American Medical Association (AMA) is overhauling the maternity care Current Procedural Terminology (CPT) framework.
- Moving from global bundled billing to billing being split into four distinct, service-level phases: Antepartum Care, Labor Management, Delivery Care, Postpartum Care.

2027 Coverage Overview

Covered Services	You Pay
Out-of-Pocket Maximum	3,000 individual \$6,000 double contract/family
Preventive Care (Screenings and immunizations)	\$0
Doctor and Specialist Office Visits (Medical)	\$30 copay
Hospitalization (Medical)	\$250 copay per admission
24/7 Virtual Care – Telehealth visits through Teladoc	\$0
Urgent Care	\$30 copay
Emergency care (Medical)	\$125 copay (waived if admitted)
X-ray and Lab Procedures	\$0
MinuteClinic	\$30 copay (if preventive: \$0)
Chiropractic/Acupuncture	\$20 copay (24 visits combined max per calendar year)

2027 Coverage Overview (cont'd)

Covered Services	You Pay
Infertility Services and drugs (IVF, ZIFT, GIFT)	Covered at plan-specific cost share. Three completed oocyte retrievals per lifetime and unlimited transfers per member
Maternity Care	\$0 for all services except hospital stays for which the hospital copay applies
Outpatient Surgery	\$100 copay
Ambulance Emergency Transport (Medical)	\$0
Prescription Drugs* Retail (30-day supply)	\$10 generic; \$30 brand formulary when a generic is not available; \$50 non-formulary
Mail order or walk-up services available at UC Medical Centers and CVS Pharmacies (90-day supply)	\$20 generic; \$60 brand formulary; \$100 non-formulary
- Specialty drugs (Up to a 30-day supply) - Weight Loss	30% up to \$150 maximum per prescription; 50% coinsurance, \$250 per script maximum

**Without prior authorization from Health Net, there is no coverage for brand name drugs when a generic equivalent is available. If it is medically necessary for a member to take a brand name medication when a generic equivalent is available, the copay will be covered at Tier 3 (\$50 for a 30-day supply, \$100 for a 90-day supply).*

2027 Behavioral Health Benefits

Covered Services	You Pay
Behavioral Health/Substance Abuse Office Visits	All Visits: \$30 copay/visit
Hospitalization (Behavioral health)	\$250 copay per admission
24/7 Virtual Care – Telehealth visits through Teladoc (Behavioral health)	\$0
Emergency care (Behavioral health)	\$125 copay (waived if admitted)
Ambulance Emergency Transport (Behavioral health)	\$0
Other Behavioral Health Outpatient Services • Psychological testing, outpatient electroconvulsive therapy, extended-length therapy sessions, biofeedback, Applied Behavior Analysis (ABA), methadone maintenance • Structured/intensive outpatient program treatment • Partial hospitalized/day treatment	\$0

Mail Service Pharmacy™ and Maintenance Choice® Program¹

Three options – one choice for convenience!

The Blue & Gold Plan gives you three options for filling and refilling your three-month² maintenance prescriptions:

1. The Maintenance Choice program at a CVS Pharmacy®

Advantages of a CVS Pharmacy retail location:

- Pick up your medications directly from the pharmacy at a time that is convenient for you.
- Same-day prescription availability.
- Talk face to face with a pharmacist.

2. The Mail Service Program through the CVS Caremark® Mail Service Pharmacy³

Advantages of the CVS Caremark Mail Service Pharmacy:

- Convenient home delivery.
- Receive your medications in confidential, tamper-resistant and (when necessary) temperature-controlled packaging.
- Have questions? Talk to a pharmacist by phone.

3. UC Walk-up Pharmacies

Advantages of a CVS Pharmacy retail location:

- Pick up your medications directly from the pharmacy at a time that is convenient for you.
- Same-day prescription availability.
- Talk face to face with a pharmacist.



With these options, you may receive up to a **three-month²** supply of eligible maintenance medications at your mail-order copay, usually for less than paying for three monthly fills.

¹Not all plans offer Maintenance Choice; please check your health coverage document to see which programs are available to you.

²Actual quantity may vary depending on your plan. Check with the pharmacy for coverage of specific prescription drugs.

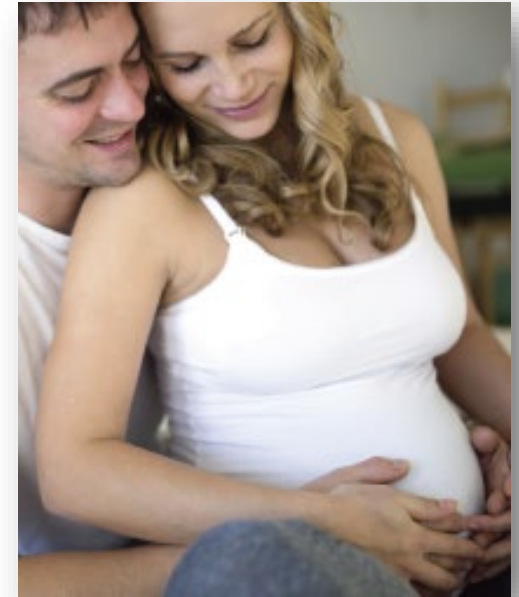
³For either option, you may be responsible for a copayment. See the prescription drug coverage details of your health plan for copayment information in your health coverage document.

SB 729/ APL 25-021: Infertility Benefits

Covered Services	Details
Artificial Insemination	Covered at plan benefits ²
In Vitro Fertilization (IVF) Zygote Intrafallopian Transfer (ZIFT) Gamete Intrafallopian Transfer (GIFT)	Covered at plan benefits. Limited to a combined 3 completed oocyte retrievals per lifetime and unlimited transfers, per member
Donor Eggs, Sperm, Embryos	Covered if medically necessary
Surrogate Services	Medically necessary testing and services up until and including embryo transfer procedure. Does not include the prenatal or maternity care.
Infertility Drugs ¹	Covered at plan benefits ²
Cryopreservation Storage	Up to 5 years of storage from the date material first cryopreserved.

¹Infertility drugs are only provided in connection with covered services

²"Covered at plan benefits" indicates that the cost of the service will be applied to your plan's standard cost-sharing (e.g., your copay for office visits, inpatient hospital stays, or prescription drugs).



**2026 EOC infertility amendment
available on UC microsite.**
Plan details > 2026 Evidence of
Coverage (EOC)

Health Net Doula Program

Doulas support the all-around needs of pregnant and postpartum persons

Doula Program Coverage

- One visit with a doula to get to know each other.
- Up to eight more visits that can happen during the pregnancy and postpartum.
- Support during labor and birth.
- Up to two, three-hour postpartum visits after the end of a pregnancy.

How you can find a Doula

- Visit healthnet.com/uc > *Find a Provider*.
- **Enter a location** (street address, city, county, or state) and click on *Select your plan*.
- **Select** your health plan or network, **Blue & Gold HMO** and then
- click *Continue*
- **Choose Medical Facilities**, then *Clinic or Urgent Care*, then use the drop down to select a specialty of *Doula*.



Chiropractic and Acupuncture Program

QUALITY, AFFORDABLE COVERAGE WITHOUT NEEDING A REFERRAL

Acupuncture Care

\$20 per visit, up to 24* visits per calendar year

Initial examination, subsequent office visits, re-examination

Musculoskeletal and related conditions

Pain, including low back pain, post-operative pain

Carpal tunnel syndrome, headaches, tennis elbow



Chiropractic Care

\$20 per visit, up to 24* visits per calendar year

\$50 annual chiro appliance allowance

Sprain/strain injuries to the spine and extremities

Musculoskeletal and related conditions

Inflammatory disorders, low pain syndromes

**Visit maximums are combined for acupuncture and chiropractic services*

Teladoc – Telehealth Services



ENJOY ACCESS TO TELEDOK VIRTUAL VISITS AT NO COPAY!

Download the app today to securely talk to a doctor
Visit www.teladoc.com
Call 800-TELADOC (835-2362)

Teladoc Health Features:

- ✓ 24/7 on-demand and scheduled general medicine visits for all ages
- ✓ Scheduled behavioral health visits as noted below
- ✓ Psychiatry visits (18 years and older)
- ✓ Telephonic & Video visits
- ✓ Web-based visit option
- ✓ Smartphone/tablet app
- ✓ Out-of-state care while traveling or away at college
- ✓ Prescriptions

MinuteClinic

GET CARE ON YOUR SCHEDULE



Located inside CVS/pharmacy stores

Schedule an appointment online



Staffed by nurse practitioners and physician assistants

Over **811** locations nationwide



No authorization/PCP referral needed

Present Health Net ID card at the time of service



Convenient healthcare services

Wellness and preventive care, minor illnesses/injuries, vaccinations



Low or no copayment

Preventive care \$0, all other services \$30

Eat Right Now® by Sharecare Digital Weight Loss and Diabetes Prevention Program

Eat Right Now program offers digital therapeutic tracks for weight loss and diabetes prevention that combine mindful awareness with a science-based, step-by-step approach.

- 12-month program with CDC Diabetes Prevention curriculum
- Multi-channel coaching with certified weight loss coaches
- Wireless scale and activity tracker*
- Science-based tools to manage cravings and build skills
- Available in English and Spanish
- For members 18+ years old

*Scale offered at no cost for members who qualify for and enroll in the program. Member must input mailing address and complete order to receive the scale. Promo code for no-cost activity tracker may be earned after member completes 10+ **individual days** of program engagement OR achieves 2.5% weight loss at least 30 days after enrollment.



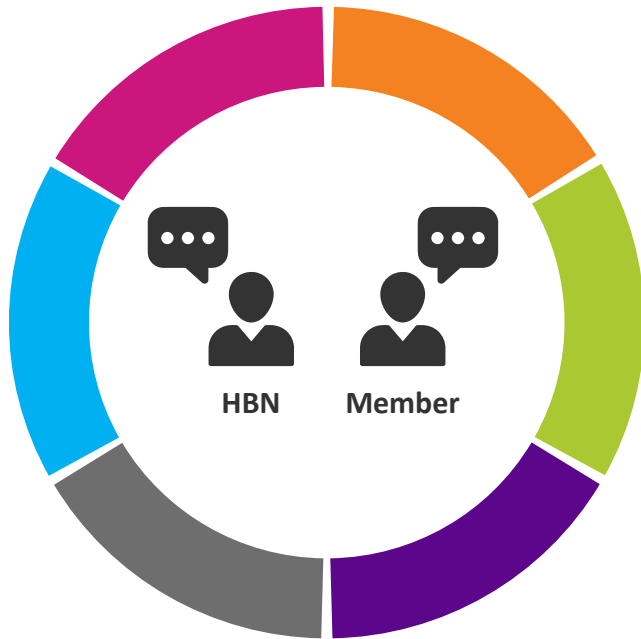
Active & Fit Direct Fitness Discount Program



- ✓ Members receive access to **12,700+** standard fitness centers nationwide
- ✓ **14,000+** digital workout video in the comfort of your home
- ✓ **Just \$28/month** fee, plus \$28 enrollment fee + taxes (member funded)
- ✓ Find out more at healthnet.com/uc (under Wellness Program)
- ✓ Online directory maps
- ✓ **Free Guest Pass** to try-out clubs (available at most centers)
- ✓ Option to switch fitness centers at any time
- ✓ Online fitness tracking from a variety of popular wearable devices, apps, and exercise equipment

Dedicated Health Benefit Navigators

PERSONALIZED NAVIGATION FOR HIGH-TOUCH SERVICE



Local Knowledge

Dedicated teams based in SoCal & NorCal



Experience

Expertise in UC benefits, ensure a high level of support



Education & Empowerment

Motivating members to engage with their health outcomes



Holistic View of Member

Integration of medical, behavioral health and pharmacy



Member Advocate

Provides end-to-end support and service

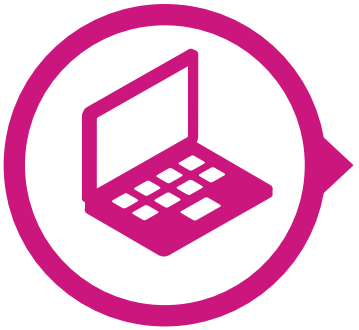


Personalized Support

Addresses next best actions

Get More Done Online at healthnet.com/uc

As a registered member of the website, you'll have 24/7 access to the user-friendly tools and health information you need most. Here's just a sample of all you can do:



What you can do online

Get your benefit details and copayments, *Evidence of Coverage* (EOC) or *Summary of Benefits and Coverage* (SBC).

Find a doctor, get ID cards and forms, manage your account details, and view medical treatment policies.

Get valuable discounts on health-related services and products.

Wellness and Value-Added Programs: Complete the RealAge® Test, participate in online health programs, track your health, and access online services 24 hours a day.

Contact Page

OUR FOCUS IS YOUR HEALTH



Health Benefit Navigators/Behavioral Health Customer Service Team:

1-800-539-4072, Monday through Friday
8:00 a.m. to 8:00 p.m. PT



Email:

askblue&gold@healthnet.com for a response within 24-48 hours, Mon-Fri



Facebook:

facebook@HealthNetForUC



A website just for UC Blue & Gold members!

www.healthnet.com/uc

Thank you!
