



UC Riverside Plan Year: August 1, 2024 through July 31, 2025

UC Riverside - UC SHIP 2024-25 Final Rates

	UCR	UCR	UCR	UCR	UCR	UCR
	GRAD	U-GRAD	GRAD	U-GRAD	GRAD	U-GRAD
Fully Insured Equivalent Rates (2024-25)	MEDICAL		DENTAL		VISION	
Student Mandatory	\$4,720.00	\$1,782.00	\$208.00	\$148.00	\$38.65	\$37.36
Student Voluntary	\$4,720.00	\$1,782.00	\$208.00	\$148.00	\$38.65	\$37.36
Spouse	\$4,720.00	\$1,782.00	\$197.00	\$121.00	\$85.51	\$81.47
Child(ren)	\$4,720.00	\$1,782.00	\$219.00	\$135.00	\$70.00	\$69.10
Family	\$9,432.00	\$3,562.00	\$427.00	\$263.00	\$115.56	\$110.63

UC Riverside - UC SHIP 2024-25 Renewal Development

	UCR	UCR	UCR	UCR	UCR	UCR
	GRAD	U-GRAD	GRAD	U-GRAD	GRAD	U-GRAD
Benefit Changes	MEDICAL		DENTAL		VISION	
Program Wide (EOB)	-3.20%	-3.20%	0.00%	0.00%	0.00%	0.00%
Campus Specific	-2.40%	-2.40%	0.00%	0.00%	0.00%	0.00%
Total	-5.60%	-5.60%	0.00%	0.00%	0.00%	0.00%
Allocated Renewal	28.00%	28.00%	-3.50%	-3.50%	4.15%	4.12%
Final Renewal	22.40%	22.40%	-3.50%	-3.50%	4.15%	4.12%

UC SHIP 2024-25 Medical Rates Include the Following Fixed Costs:

Administration Fee	Fee Basis	Annual	Monthly
UCOP Management Fee	PMPM	\$14.86	\$1.24
Reporting Fees	PMPM	\$4.08	\$0.34
Anthem Medical Fee - Undergraduates	PSPM	\$136.44	\$11.37
Anthem Medical Fee - Graduates	PSPM	\$136.44	\$11.37
Delta Dental Fee	PMPM	\$20.16	\$1.68
Anthem Vision Fee	PMPM	\$5.04	\$0.42
Waiver & Eligibility Fee	PSPM	\$17.88	\$1.49
PBM Administration Fee	PMPM	\$11.40	\$0.95
Consulting, Actuarial and Audit Fees	PMPM	\$17.88	\$1.49
Unify HR Fee	PMPM	\$0.48	\$0.04

PMPM: Per Member Per Month

PSPM: Per Student Per Month

UC SHIP 2024-25 Benefit and Plan Design Changes

Campus Specific - Minimum Plan Design Requirements		UCR	UCR
Current Coverage	Summary of Changes	GRAD	U-GRAD
Annual INN OOP Max - \$1,500 / \$3,000; Annual OON OOP Max - \$6,000 / \$12,000	Increase INN OOP Max to \$4,500 / \$9,000; Increase OON OOP Max to \$9,000 / \$18,000	-1.10%	-1.10%
Emergency Room Copay - \$100	Increase ER visit to \$150 per visit	-0.60%	-0.60%
Specialty Rx - \$50 copay	Increase Specialty Rx to 10% coins. up to \$250	-0.70%	-0.70%
Campus Specific Total		-2.40%	-2.40%

Campus Specific - Confirmed by Campus		UCR	UCR
Current Coverage	Summary of Changes	GRAD	U-GRAD
In-network SHS campus same-day visit - \$15 copay	Decrease SHS Same Day Visit from \$15 to \$0	0.00%	0.00%
In-network Anthem PPO Live Health Online copay - \$25 (ded waived)	Decrease LHO Copay from \$25 to \$0	0.00%	0.00%
Current Chargemaster	Accounts for all chargemaster changes provided by UCR	0.00%	0.00%
Campus Specific Total		0.00%	0.00%

Program Wide - Medical		UCR	UCR
Current Coverage	Summary of Changes	GRAD	U-GRAD
Travel benefits payable only if the specific facility is: 1) 75 miles or more (gender-affirming); 2) 250 miles or more (transplant) from the patient's home	Reduce mileage requirement to 50 miles across transplant and gender-affirming surgeries	0.00%	0.00%
Lyra paid through reserves. GLP-1 weight loss meds for Morbid Obesity covered.	Discontinue coverage of weight loss meds for Morbid Obesity. Discontinue the Lyra pilot program.	-3.20%	-3.20%
Program Wide Total		-3.20%	-3.20%

This is a brief description of the approved changes for the 2024 plan year. Benefit details will be included in the updated Benefit Booklet.



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UC Riverside Premium Rates - By Quarter

Tiers	Medical	Dental	Vision	Campus Program Fees	SHS Dental Clinic Fee	Total Campus Fees	Bundled Premium Fall Quarter	Bundled Premium Winter Quarter	Bundled Premium Spring Quarter	Bundled Premium Summer Quarter	Total Bundled Premium
Undergraduate Mandatory	\$1,782.00	\$148.00	\$37.36	\$414.00	\$0.00	\$414.00	\$793.79	\$793.79	\$793.79		\$2,381.37
Undergraduate Voluntary	\$1,782.00	\$148.00	\$37.36	\$414.00	\$0.00	\$414.00	\$793.79	\$793.79	\$793.79		\$2,381.37
Undergraduate - Spouse/DP	\$1,782.00	\$121.00	\$81.47				\$661.49	\$661.49	\$661.49		\$1,984.47
Undergraduate - Child(ren)	\$1,782.00	\$135.00	\$69.10				\$662.04	\$662.04	\$662.04		\$1,986.12
Undergraduate - Spouse/DP+Child(ren)	\$3,562.00	\$263.00	\$110.63				\$1,311.88	\$1,311.88	\$1,311.88		\$3,935.64
Graduate Mandatory	\$4,720.00	\$208.00	\$38.65	\$414.00	\$0.00	\$414.00	\$1,793.55	\$1,793.55	\$1,793.55		\$5,380.65
Graduate Voluntary LOA	\$4,720.00	\$208.00	\$38.65	\$414.00	\$0.00	\$414.00	\$1,793.55	\$1,793.55	\$1,793.55		\$5,380.65
Graduate Filing Fee	\$4,720.00	\$208.00	\$38.65	\$414.00	\$0.00	\$414.00	\$1,793.55	\$1,793.55	\$1,793.55		\$5,380.65
Graduate - Spouse/DP	\$4,720.00	\$197.00	\$85.51				\$1,667.51	\$1,667.51	\$1,667.51		\$5,002.53
Graduate - Child(ren)	\$4,720.00	\$219.00	\$70.00				\$1,669.67	\$1,669.67	\$1,669.67		\$5,009.01
Graduate - Spouse/DP+Child(ren)	\$9,432.00	\$427.00	\$115.56				\$3,324.86	\$3,324.86	\$3,324.86		\$9,974.58