



PPOs for Employees and Non-Medicare Retirees

It's Your Time to Choose

UC Open Enrollment starts **Thursday, October 28, at 8 a.m. PT** and ends **Friday, November 19, at 5 p.m. PT.**

Note that the Open Enrollment end date is different from prior years.

Why Choose UC Health?

Experience a Higher Level of Care

From primary care to treatment for the rarest conditions, the UC Health clinical teams use their collective experience, knowledge and cutting-edge research to provide the most effective care. **The UC PPO plans provide in-network access to expertise across the six world-class UC Health academic medical centers.** Choosing a UC Medicare Supplement plan means in-network access to the highest-quality care at any UC health center, rated among the best in the state and the nation.

What's New for 2022

There are no changes to the plans' copay or coinsurance structure or to what the medical plans cover.

However, you should take note of other important changes that affect all plans.

New Pharmacy Benefit Manager

Navitus Health Solutions (Navitus) is replacing Anthem IngenioRx as the administrator of the UC PPO plans prescription drug benefit. As the new pharmacy benefit manager, Navitus will set clinical policy and guidelines for medications and will process pharmacy-related claims.

After a thorough review process, a committee representing faculty, staff and retirees determined that Navitus would offer significant advantages as the pharmacy benefit manager, helping ensure employees and their families receive the highest levels of service at the most competitive prices for needed medications.

You can access the Navitus website at navitus.com.

TRANSITION TIPS

- **Get a refill for your daily medications.** Refill current medications to last through the holidays and new year.
- **Check the Navitus formulary and drug costs.** Review the Navitus formulary at benefitplans.navitus.com/university-of-california to confirm the status of your current medications. You can use the Navitus Cost Compare tool to view 2022 prescription costs.
- **Find an in-network pharmacy near you.** View the Navitus network at benefitplans.navitus.com/university-of-california.

Continued Focus on Service and Convenience

Navitus offers members convenient and familiar options for filling prescription drugs, including UC pharmacies, a large retail network, mail order delivery, and access to specialty medications.

Navitus will also provide robust support to help you better understand and manage your prescription drug benefit, including 24/7 Customer Care, a member-focused website, and a mobile app for easy access to all your prescription medication information.

- **24/7 Customer Care.** Beginning October 1, Navitus Customer Care can answer your pharmacy benefit questions, advise you about taking your medications correctly, and help you get additional care if needed. Their toll-free number is **(855) 673-6504** and they are available 24 hours a day, 7 days a week, except on Thanksgiving and Christmas Day. TTY users can call 711.
- **Online tools** to make the most of your prescription benefit, including a pharmacy locator, cost compare tool, and educational resources to help you manage your health.
- **Navitus+ app.** Access your benefits, locate a nearby pharmacy, view and manage your medications, and more. (Note: Pharmacy information will not be displayed on the Anthem Sydney Health app after December 31, 2021.)

[Learn more about what's covered, your costs, and find in-network pharmacies near you.](#)

Costs and Formulary Changes

There are no changes to the prescription drug copay (for the UC Care plan) or coinsurance amounts (for the UC Health Savings Plan and CORE plan). However, every prescription benefit manager uses its own formulary, which is a list of drugs that are covered by the plan. While the Anthem IngenioRx and Navitus formularies are similar, there are some differences, which could affect your individual medication costs. You can review the Navitus formulary at benefitplans.navitus.com/university-of-california to confirm how your existing medications are covered.

UC Care Members: Navitus may classify drugs differently, which could affect your out-of-pocket costs. For example, both the Anthem and Navitus formularies feature four tiers of medications (including generic, preferred, non-preferred brand-name drugs, and specialty medications). However, the drugs that are included on the Navitus 4-tier formulary differ from those included on the Anthem 4-tier formulary. This means that you might pay more, or less, for your prescriptions than you do today.

But don't worry. In most cases, if you are taking a drug that will not be covered or will be in a higher tier under the Navitus formulary, Navitus will contact you in December to explain your options. (It is possible that you will not be contacted if you begin a new drug late in the year.)

Filling Prescriptions

Navitus offers members convenient and familiar options for filling prescription drugs, including:

- **Retail network.** A large national network including chains such as Costco, CVS, Walgreens, Walmart, and Safeway/Vons, as well as many independent pharmacies and walk-up pharmacies located within the University of California (UC) Health Medical Centers. Find a participating pharmacy at benefitplans.navitus.com/university-of-california.
- **Mail order.** Costco Pharmacy will fulfill mail order prescriptions beginning January 1, 2022. Remember that you can have a 90-day supply of eligible medications mailed to you at 2x the 30-day-supply copay (instead of 3x the 30-day-supply copay if you fill prescriptions at retail pharmacies). You don't have to be a Costco member to use the mail order pharmacy, but you will have to register with the [Costco mail order pharmacy](#) after January 1, 2022.
- **Specialty pharmacy.** Lumicera Health Services will fill specialty medication prescriptions beginning January 1, 2022. Specialty medications treat certain chronic illnesses or complex diseases such as rheumatoid arthritis, multiple sclerosis, cancer and hepatitis C. You will also be able to obtain many specialty medications through select UC Health Medical Center pharmacies.

Transferring Prescriptions

Mail order: Most open mail order prescriptions will be automatically transferred to the Navitus mail service vendor, Costco. You don't have to be a Costco member to use the mail service pharmacy. However, you will need to set up an account with the Costco Mail Order Pharmacy (costco.com/home-delivery) and set up your profile, including noting any medication allergies

New ID Cards

The change in pharmacy benefit manager also means that all UC Care, Health Savings Plan, and CORE plan members will receive a new member ID card to use beginning January 1, 2022. You should receive your new ID card from Anthem in December, which you will use for all medical and pharmacy services. Your new ID card contains information to help your pharmacist process your prescriptions through Navitus.

New Mental Health Resource

Learn to Live will replace the myStrength app in January 2022. Built on the proven principles of cognitive behavioral therapy (CBT), Learn to Live digital tools are available anywhere, anytime. They can help you identify thoughts and behavior patterns that affect your emotional well-being — and work through them. You'll learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues. Benefits include:

- Personalized, one-on-one coaching by teaming up with an experienced coach who can provide support and encouragement by email, text or phone
- Add friends or family members as “teammates” to help you stay motivated and accountable while you work through programs
- Live and on-demand webinars to learn how to improve mental well-being with useful tips and advice from experts

Tax-Saving Opportunities

Save More in Your Health Savings Account

Health Savings Account contribution limits for 2022 are increasing \$50 for self-only coverage — from \$3,600 to \$3,650 — and \$100 for family coverage — from \$7,200 to \$7,300. Employees age 55 and older can save an additional \$1,000 a year.

The Health Savings Account is available only to UC Health Savings Plan members.

What to Do During Open Enrollment

UC offers a range of health plan options to eligible UC employees and retirees under age 65 (and who are not enrolled in Medicare) and their eligible family members. Visit UCnet (ucal.us/oe) for more information about the UC medical plan options and details about who is eligible for coverage.

Know Your Options

UC offers a range of health plan options to eligible UC employees and retirees under age 65 (or who are not enrolled in Medicare) and their eligible family members. The UC PPO plans provide in-network access to expertise across six world-class academic medical centers. Choosing a UC PPO plan means in-network access to the highest-quality care at any UC health center.

UC Care

A medical plan that is designed especially for UC employees and retirees not enrolled in Medicare and that offers low out-of-pocket costs when you get care from UC physicians and medical centers and some other select providers. UC Care gives you three networks to choose from when you need care: UC Select, Anthem Preferred and out-of-network. For more information on UC Care, visit ucppoplans.com > [About the UC Care Plan](#). Find more information about network providers at ucppoplans.com > [About the UC Care Plan](#) > [Medical Benefits](#) > [How the Plan Works](#).

Your costs are lowest when you get care from UC Select providers — generally, doctors who are at or affiliated with a UC medical center. You have the option to see any provider within the extensive Anthem Preferred network. And, you can choose an out-of-network provider, but your out-of-pocket costs will be higher. Prescription drug coverage is also included.

For details, see the benefit summaries at ucppoplans.com > [Resources](#) > [Plan Documents](#).

Check the network. **Current members:** Log in to anthem.com/ca and select “Find Care” under the Care menu option. **Prospective members:** View network providers at www.anthem.com/ca > [Find Care](#).

1. Click the **Guests** option.
2. Select type of care (e.g., Medical).
3. Select a state (e.g., California).
4. Select type of plan (e.g., Medical [Employer-Sponsored]).
5. Select a plan/network (e.g., UC Care PPO).

UC Health Savings Plan

Part health plan, part savings account, the UC Health Savings Plan can add up to real value for you. The plan includes a yearly contribution from UC of either \$500 or \$1,000 into a Health Savings Account (HSA) for you to use for health care expenses. Prescription drug coverage is also included.

For details, see the benefit summaries at ucppoplans.com > [Resources](#) > [Plan Documents](#).

CORE

A high-deductible medical plan with premiums paid by UC. For details, see the benefit summaries at ucppoplans.com > [Resources](#) > [Plan Documents](#). Prescription drug coverage is also included.

Compare Your Costs

What you pay for coverage depends on the plan you choose, your salary band and the family members you cover.

You can find your 2022 contributions at ucnet.universityofcalifornia.edu/oe > [Resources](#) > [Employee Plan Costs](#).

Check the Network

From primary care to treatment for the rarest conditions, the UC Health clinical teams use their collective experience, knowledge and cutting-edge research to provide the most effective care. **The UC PPO plans provide in-network access to expertise across six world-class academic medical centers.** Choosing a UC PPO plan means in-network access to the highest-quality care at any UC health center, [rated among the best in the state and the nation](#).

The UC PPO plans include in-network coverage at all UC health centers plus expanded coverage around the country and the globe through the Anthem national network.

Find UC providers at health.universityofcalifornia.edu > [Patient Care](#) > [Academic Health Centers](#).

VIEW THE ANTHEM NETWORK

Current members: Log in to [anthem.com/ca](https://www.anthem.com/ca) and select “Find Care” under the “Care” menu option.

Prospective members:

View network providers at www.anthem.com/ca > **Find Care**.

- Click the **Guests** option.
- Select type of care (e.g., Medical).
- Select a state (e.g., California).
- Select type of plan (e.g., Medical [Employer-Sponsored]).
- Select a plan/network (e.g., UC Care PPO).

More to Explore

UC also offers HMO options, including the UC Blue & Gold HMO, featuring in-network coverage for UC Health providers and hospitals. Find information on the UC Blue & Gold HMO at uhealthplans.com/blue-and-gold.

If you or a family member will become Medicare-eligible in 2022, take a look at the UC Medicare Supplement PPO options available to you at uhealthplans.com/medicare.

Check the Boxes

During Open Enrollment

October 28 – November 19, 2021

- ✓ Consider all your medical plan options. For help deciding which plan is right for you and your family, learn more at ucnet.universityofcalifornia.edu > [Compensation and Benefits Health Plans](#).
- ✓ Sign up for savings with the Health Flexible Spending Account (UC Care and CORE members) at ucnet.universityofcalifornia.edu > [Compensation and Benefits > Other Benefits > Flexible Spending Accounts](#).
- ✓ Start or change your Health Savings Account contribution (UC Health Savings Plan members) at ucppoplans.com > [Health Savings Account > What Is a Health Savings Account \(HSA\)?](#).
- ✓ If you're switching to an Anthem PPO plan, check the Anthem provider network at ucppoplans.com > [Find Care](#) or call Anthem Health Guide at (844) 437-0486, Monday through Friday, 5 a.m. to 8 p.m. PT.

After Open Enrollment

- ✓ Watch for new ID cards in the mail. You and each covered family member will receive a new ID card from Anthem that you should use for both medical and pharmacy services. Continue using your current ID card through December 31, 2021.

On or After January 1, 2022

- ✓ If you're a new Anthem member, register with Anthem at anthem.com/ca for the most current benefit updates, personalized claims data (including your deductible met to date), electronic ID cards, online chat with customer service, virtual care when you need it, and quick access to free health and wellness tools. (Tip: Have your member ID card handy.)
- ✓ Register on the Navitus secure member portal to access your pharmacy information. You'll also need to set up your account with Costco to use the mail order pharmacy. Navitus will mail you information about how to access these tools.
- ✓ Bookmark the UC PPO plans website for quick answers to plan questions: ucppoplans.com.
- ✓ Download the Sydney Health mobile app to have access to your medical plan information, get estimates for services and procedures, and access wellness tools right on your mobile device. Sydney Health can be found on both Google Play and the App Store.
- ✓ Show your new ID card at your doctor's office and pharmacy. Discard your 2021 plan ID card.
- ✓ Download the Navitus+ app from the App Store or Google Play.
- ✓ UC Health Savings Plan members should register with HealthEquity to view and manage their Health Savings Account balance.
- ✓ Check your first paycheck in January to confirm your benefit deductions are accurate. If not, contact a [UC Health Facilitator](#).

If you changed plans for 2022:

- ☑ If you have a new family doctor, make an appointment for an office visit to get to know each other and to review your current health and health history. Work with your former doctor or behavioral health provider to transfer your medical records to your new doctor.

PRESCRIPTION DRUG TRANSITION LIST

- Check the Navitus formulary (benefitplans.navitus.com/university-of-california) and prescription drug costs. If needed, talk to your doctor about alternatives to lower your cost.
- If you're taking a drug that's not on the Navitus drug list or you have other questions, call Navitus Customer Care at **(855) 673-6504**, available 24 hours a day, 7 days a week, except on Thanksgiving and Christmas Day.

Before December 31

- Get a refill of any current medications to last through the holidays and the new year. This will ensure your treatment is not interrupted during the transition to Navitus.
- If your refills will expire on or around January 1, ask your doctor to write a new prescription (with refills) that you can submit to a retail pharmacy or the mail order or specialty pharmacy in January.

After January 1

- Register on the [Navitus secure member portal](#) to access your pharmacy information.

Get Help

If you have questions or need help during Open Enrollment, one of these resources can help.

Compare the PPO Plans

- Find general information about how the medical, behavioral health care and prescription plans work and what you pay for care at ucppoplans.com.
- Find doctors, pharmacies and other providers.
- View a side-by-side comparison of the plans at uhealthplans.com/wp-content/uploads/2021/10/uc-oe-cc-medicare-22_101921.pdf. Explore all your UC benefit plans on UCnet at ucnet.universityofcalifornia.edu/oe.

Talk to Anthem

Call Anthem Health Guide for one-on-one support with questions about your coverage and finding providers. Call **(844) 437-0486**, Monday through Friday, 5 a.m. to 8 p.m. PT.

Get Help with Prescription Drug Transition

For pharmacy benefit questions, call Navitus Customer Care at **(855) 673-6504**, available 24 hours a day, 7 days a week, except Thanksgiving and Christmas Day.

Research the Health Savings Account

Get details about the Health Savings Account (HSA), which is part of the UC Health Savings Plan (HSP), at learn.healthequity.com/uc/hsa or by calling HealthEquity at **(866) 212-4729**, available 24/7.

Connect with a UC Health Care Facilitator

Talk with UC campus-based staff who are knowledgeable about all of your UC coverage options.

View contact information at ucnet.universityofcalifornia.edu > Contacts > Health Care Facilitators.

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