



# UC Medicare Supplement PPO Plans

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## 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 the other important changes that affect all plans.

## **Medicare PPO and Medicare High Option Supplement: New Pharmacy Benefit Manager**

Navitus Health Solutions (Navitus) is replacing Anthem IngenioRx as the pharmacy benefit manager of the UC Medicare PPO plan's prescription drug benefit. As the pharmacy benefit manager, Navitus sets clinical policy and guidelines for medications and processes pharmacy-related claims.

UC regularly reviews the administrators of its health and welfare plans to ensure members receive the highest levels of service at the most competitive prices. After a thorough process, a committee representing UC faculty, staff and retirees determined that Navitus would offer significant advantages as the pharmacy benefit manager for UC's self-insured PPO plans.

### **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](https://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](https://benefitplans.navitus.com/university-of-california).

## Continued Focus on Service and Convenience

Navitus MedicareRx (the name of the Navitus Medicare prescription drug plan) offers a large retail pharmacy network, including Costco, CVS, Walgreens, Walmart, and Safeway/Vons, pharmacies located within University of California (UC) Health medical centers, and many independent pharmacies.

- **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 **(866) 270-3877** 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.

[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 plans' standard cost-sharing amounts (copayments or coinsurance) for prescription drugs. However, every pharmacy benefit manager uses its own formulary. While the Anthem IngenioRx and Navitus formularies are similar, there are some differences. For example, both the Anthem IngenioRx and Navitus formularies feature four tiers of medications, including generic and brand-name drugs, with the lowest out-of-pocket costs in Tier 1. However, the medications that are included in the Navitus MedicareRx formulary might differ from those included in the Anthem formulary. You can review the Navitus Medicare Rx formulary at [benefitplans.navitus.com/university-of-california](https://benefitplans.navitus.com/university-of-california).

This means that you might pay more, or less, for your prescriptions than you do today. And in some cases, your current medication might not be covered. But don't worry. If you are currently taking a drug that will not be covered in 2022, that medication may continue to be covered for a period of time. And, if you are affected, Navitus MedicareRx will contact you to explain your options.

## No-Cost Generics and More

Many commonly prescribed generic drugs — such as those to treat conditions like diabetes, hypertension and high cholesterol — will be available for \$0 out-of-pocket cost at Navitus MedicareRx retail network pharmacies, UC Health Medical Center pharmacies, and through the Navitus MedicareRx mail-order pharmacy (Costco Pharmacy).

Your UC coverage also includes certain additional drugs not covered by Medicare Part D plans.

## Medicare PPO And Medicare High Option Supplement Plans: New ID Cards

All Medicare PPO and High Option Supplement to Medicare plan enrollees will receive a new prescription drug ID card from Navitus in December. You should begin using this new prescription drug card beginning January 1, 2022.

You should continue to use your Anthem medical plan ID card for medical services. You will not receive a new medical plan ID card from Anthem (unless you change health plans).

## 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

# What to Do During Open Enrollment

For those enrolled in Original Medicare Parts A and B, three different Medicare supplement PPO plans are available. With a Medicare supplement plan, Medicare is your primary insurance. Your UC coverage is secondary. When you have a Medicare-covered expense, Medicare pays its share of the cost. The UC plan then pays some or all of the remaining cost, based on the plan and the Medicare-approved amount for that service. Generally, services not covered by Medicare are not covered by the UC Medicare supplement plans.

## Know Your Options

All the plans cover services such as doctor's office visits, telehealth services, hospitalization, behavioral health, and coverage around the U.S. and internationally. And all plans provide in-network access to expertise across six world-class academic medical centers. Choosing a UC Medicare supplement plan means in-network access to the highest-quality care at any UC health center. However, there are differences between the plans, including:

**What you pay for coverage:** Each plan has a different monthly premium. Your premium is based on the plan you choose and whether you cover any family members in addition to yourself. See what you pay for coverage each month at [ucnet.universityofcalifornia.edu/oe](https://ucnet.universityofcalifornia.edu/oe).

**What you pay for care (doctor's office visits, prescriptions, etc.):** The combination of your deductible plus copayments or coinsurance, up to the plan's out-of-pocket maximum. Compare your cost for care at [uhealthplans.com/wp-content/uploads/2021/10/uc-oe-cc-medicare-22\\_101921.pdf](https://uhealthplans.com/wp-content/uploads/2021/10/uc-oe-cc-medicare-22_101921.pdf).

**Pharmacy coverage:** All plans include prescription drug coverage, except the UC Medicare PPO without Prescription Drugs.

## GET THE FACTS

See how the plans compare at [uhealthplans.com/wp-content/uploads/2021/10/uc-oe-cc-medicare-22\\_101921.pdf](https://uhealthplans.com/wp-content/uploads/2021/10/uc-oe-cc-medicare-22_101921.pdf).

## UC Medicare PPO

Lower premium in exchange for some out-of-pocket costs for Medicare-covered services. The plan covers 80% of remaining costs after Medicare pays its share.

Also included are [Benefits Beyond Medicare](#), which covers certain services not covered by Medicare Parts A & B, such as acupuncture, virtual visits with a doctor or therapist, hearing aids, inpatient hospital care beyond Medicare limits, behavioral health services from providers who don't accept Medicare ([Medicare opt-out providers](#)), and more.

Medicare's true out-of-pocket maximum (TrOOP) of \$7,050 for prescription drugs. This is separate from the annual \$1,500 out-of-pocket maximum for medical care.

Prescription drug coverage through Navitus MedicareRx (Navitus), including no copayment for certain generic drugs used to treat common chronic conditions.

Coverage for certain lifestyle drugs, over-the-counter medications and vitamins that Medicare Part D doesn't cover. See the prescription drug formulary at [benefitplans.navitus.com/university-of-california](https://benefitplans.navitus.com/university-of-california).

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

## UC Medicare PPO without Prescription Drugs

UC covers 100% of the premium for eligible retirees.

Designed for people enrolled in a prescription drug plan outside of UC, such as through a spouse, a current or former employer, or TRICARE. This plan **does not provide prescription drug coverage**.

Covers 80% of the remaining cost of Medicare-covered medical services after Medicare pays its share.  
**Prescription drugs are not covered.**

Also included are [Benefits Beyond Medicare](#), which covers certain services not covered by Medicare Parts A & B, such as acupuncture, virtual visits with a doctor or therapist, hearing aids, inpatient hospital care beyond Medicare limits, behavioral health services from providers who don't accept Medicare ([Medicare opt-out providers](#)), and more.

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

## UC High Option Supplement to Medicare

Higher premium in exchange for no out-of-pocket costs for Medicare-covered services. The plan covers 100% of remaining costs after Medicare pays its share.

Also included are [Benefits Beyond Medicare](#), which covers certain services not covered by Medicare Parts A & B, such as acupuncture, virtual visits with a doctor or therapist, hearing aids, inpatient hospital care beyond Medicare limits, behavioral health services from providers who don't accept Medicare ([Medicare opt-out providers](#)), and more.

Lowest prescription drug out-of-pocket maximum (\$1,000). This is separate from the annual \$1,050 out-of-pocket maximum for medical care.

Prescription drug coverage through Navitus MedicareRx (Navitus), including no copayment for certain generic drugs used to treat common chronic conditions.

Coverage for certain lifestyle drugs, over-the-counter medications and vitamins that Medicare Part D doesn't cover. See the prescription drug formulary at [benefitplans.navitus.com/university-of-california](https://benefitplans.navitus.com/university-of-california).

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

## 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](https://ucnet.universityofcalifornia.edu/oe) > [Resources](#) > [Employee Plan Costs](#).

## Check the Network

The UC Medicare Supplement plans include in-network coverage for Benefits Beyond Medicare services at all UC Health centers, plus expanded coverage around the country and the globe through the Anthem national network.

## Medicare Covered Services

Go to [medicare.gov](https://www.medicare.gov) to find providers near you that accept Medicare.

## Benefits Beyond Medicare

Choose Anthem network providers to minimize out-of-pocket costs.

Get to know the UC Providers at [health.universityofcalifornia.edu](https://health.universityofcalifornia.edu) > [Patient Care](#) > [Academic Health Centers](#).

Check the Anthem Network at [anthem.com/ca](https://anthem.com/ca).

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

**Prospective members:** Go to [anthem.com/ca](https://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 Medicare PPO with Prescription Drugs).

Or get help from an Anthem Health Guide. Call toll-free at **(844) 437-0486**, Monday through Friday, 5 a.m. to 8 p.m. PT.

## More to Explore

UC also offers other medical options for retirees with Medicare.

View the Options on UCNet at [ucnet.universityofcalifornia.edu](https://ucnet.universityofcalifornia.edu) > [Compensation and Benefits](#) > [Health Plans](#) > [Medical](#) > [Plans for Retirees with Medicare](#).

## Check the Boxes

### During Open Enrollment

**October 28 – November 19, 2021**

- ✓ **All Members:** Consider all your medical plan options. Learn more about all the plans on UCnet at [ucnet.universityofcalifornia.edu/oe](https://ucnet.universityofcalifornia.edu/oe).
- ✓ **Prospective Members:** For Benefits Beyond Medicare, check to see if your current providers are in the Anthem network.

### After Open Enrollment

- ✓ Watch for new ID cards in the mail. All Medicare PPO and High Option Supplement to Medicare plan enrollees will receive a new prescription drug ID card from Navitus in December. You should begin using this new prescription drug card beginning January 1, 2022.

You should continue to use your Anthem medical plan ID card for medical services (for example, when you have a doctor or hospital visit). You will not receive a new medical plan ID card from Anthem (unless you change health plans).

### On or After January 1, 2022

- ✓ If you're a new Anthem member, register with Anthem at [anthem.com/ca](https://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 at [memberportal.navitus.com](https://memberportal.navitus.com) to access your pharmacy information. You'll also need to set up your account with Costco at [costco.com/home-delivery](https://costco.com/home-delivery) to use the mail order pharmacy.
- ✓ Bookmark the UC PPO plans website for quick answers to plan questions: [ucppoplans.com](https://ucppoplans.com).
- ✓ Download the Sydney Health mobile app to have access to medical plan information and wellness tools right on your mobile device. Sydney Health can be found on both Google Play and the App Store.
- ✓ Provide your new ID card to your provider(s) and in-network pharmacy on your first visit.

### 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 and prescription drug costs at [benefitplans.navitus.com/university-of-california](https://benefitplans.navitus.com/university-of-california). 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 have other questions, call Navitus Customer Care at (866) 270-3877, 24 hours a day, 7 days a week, except 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 Navitus in January.

### After January 1

- Register on the Navitus secure member portal at [memberportal.navitus.com](https://memberportal.navitus.com) 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 Medicare Supplement 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](https://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](https://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](https://ucnet.universityofcalifornia.edu/oe).

## Talk to Anthem

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

## Get Help with Prescription Drug Transition

If you have pharmacy benefit questions, call Navitus Customer Care at (866) 270-3877, available 24 hours a day, 7 days a week, except Thanksgiving and Christmas Day.

## 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](https://ucnet.universityofcalifornia.edu > Contacts > Health Care Facilitators).

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