Faculty, Staff, and Retiree Open Enrollment

- October 29th, 8:00 a.m. – November 24th, 5:00 p.m. – Changes are effective January 1, 2016
- Faculty, Staff and Retirees make Open Enrollment changes online
  - Use the At Your Service Online website to make changes
  - Faculty and Staff who are BELIs 1, 2, 3 & 4
- Confirm choices online!!!
  - Keep confirmation statement
- Employees are responsible for reporting any mistakes in a timely manner
  - Check December 16th or January 1st pay statements for discrepancies.
Postdoc Open Enrollment

- October 29th, 8:00 a.m. – November 24th, 5:00 p.m.
- Changes are effective January 1, 2016
- Full information sent to all Postdocs via email from
  - Sam Castaneda in VSPA
- Make changes on Garnett-Powers (GPA) website
  - Go to ucnet.universityofcalifornia.edu or www.garnett-powers.com
  - If online enrollment is not an option Postdocs can use the Enrollment, Change, Cancellation or Waiver form located on the GPA website
    - Rates will be available on the GPA website
- Open Enrollment presentation by Garnett-Powers
  - Week of November 16th
Open Enrollment Communications

• Open Enrollment mailings
  • Faculty and Staff hired and entered into HCM before 8/30/15: Open Enrollment information booklet mailed to home address
    • Faculty and Staff hired and/or entered into HCM after 8/31/15: Help them find the Open Enrollment information; provide employee with a copy of booklet and guide them to website information
  • Core employees receive a separate mailing

• Open Enrollment posters
  • Please post in your department
  • Remind employees that Open Enrollment ends November 24th at **5:00 p.m.**

• Open Enrollment email announcements
  • Forward to those who have email
  • Please print messages and distribute to employees who do not use computers or email at work
Open Enrollment Communications

HUMAN RESOURCES

• Cal Messages issued October 15th
• HR web (campus specific information)
  • http://hrweb.berkeley.edu/
    • Choose “2016 Open Enrollment” under “News and Events”
      • Link available October 26th

• UCnet website
  • http://ucnet.universityofcalifornia.edu
  • Choose the Open Enrollment icon on home page
  • Direct employees here for full Open Enrollment information and to take action
    • Highlights in Spanish

• All changes effective January 1, 2016
Open Enrollment Communications (Information Sessions)

- Faculty/Staff/Non-Medicare Retiree Information Sessions
  - Video training available October 29th

- Medicare Retiree Information Session
  - November 5th, 10:00 a.m. – 12:00 p.m.
  - Will be held in 150 University Hall

- Emeriti Session
  - November 10th, 10:00 a.m. – 12:00 p.m.
  - Will be held in 150 University Hall
Open Enrollment
(Medical Plan Information Day)

• Date
  • Friday, October 30, 2015

• Location: Freight and Salvage Coffee House
  • 2020 Addison Street, Berkeley

• Time of Event
  • 10:00 a.m. to 3:00 p.m.

• Health and Welfare plan vendors will be available to answer questions
Open Enrollment (Individual Appointments)

• For all Faculty, Staff and Retirees
  15-minute phone appointments will be available
  • November 6th, 8:00 a.m. – 5:00 p.m.
  • November 13th, 8:00 a.m. – 5:00 p.m.
  • November 20th, 8:00 a.m. – 5:00 p.m.

• Please call 510-642-7053 to schedule a personal
  15-minute phone appointment

• Computer assistance is available for help with Open Enrollment actions at 192 University Hall
Open Enrollment for 2016 (Next Steps)

- Encourage faculty and staff to read Open Enrollment booklet and look at 2016 rates

- Faculty and staff must make sure they are enrolled in the medical plan that best meets their needs

- Events:
  - Information Sessions
  - Telephone Appointments
  - Medical Plan Information Day
• Employee contributions toward medical plan premiums continue to be based on salary
  • UC wants health coverage to be affordable for all employees; Lower-paid employees pay less for their health coverage than higher-paid employees

• Medical Contribution Base (MCB)
  • Employee’s premium for 2016 based on January 1, 2015 base salary rate or hire date, if later
  • For those with two appointments, MCB is based on 100% of the higher salary
  • Full-time salary is defined as monthly salary payable through the University

• Premiums remain the same all year even if salary changes
Salary Bands for 2016

- 2016 Salary or Pay Bands
  - $51,000 and below
  - $51,001 – $102,000
  - $102,001 – $153,000
  - $153,001 and Over

- Pay Bands and Premium Rates are subject to collective bargaining
  - Some units such as SX are still covered under prior years’ pay bands and/or premium rates (2014)
Tax Savings on Insurance Premiums (TIP)

- Employee portion of medical plan premium is paid on a pretax basis
- Reduces out-of-pocket medical plan premium costs to employee
- Automatically enrolled unless you cancel
  - May opt out or opt in during Open Enrollment
Default Coverage - CORE

- Effective January 1, 2016
- No system default
- Affordable Care Act - ACA
Medical Plans for 2016
2016 Medical Plans

- Overview of Medical Plans
  - HMO
    - Health Net Blue & Gold
    - Kaiser – No changes
    - Western Health Advantage
  - PPO
    - Blue Shield Health Savings Plan
    - UC CARE
    - CORE
- Behavioral Health Program
  - OPTUM - No changes
- Wellness Program
  - UC Living Well
  - Kaiser Healthworks and My Health Manager
What is an HMO Plan?

- Health Maintenance Organization (HMO)
  - You pay a copayment for some products and services
  - No claim forms; no annual deductible
- You must live or work in plan’s service area
- You must receive services from network providers
  - You select a Primary Care Physician (PCP) who coordinates your care
  - Preauthorization required for services and specialists
- Out-of-area: emergency services only
- Standardized benefits
- Managed care
Health Net Blue & Gold
What’s changing in 2016 for Health Net Blue and Gold

- Travel Immunizations and Vaccines
  - Covered in full
- Smoking Cessation
  - Online program – web based learning and support tools
  - Telephonic coaching – phone based behavioral coaching
- Omada Prevent Program
  - Expanded to target members at risk for diabetes and/or heart disease
• Alta Bates Medical Group participating
  • Alta Bates-Summit Hospital, Berkeley
  • Summit Medical Center, Oakland
  • All PCPs and Specialists

• All UC Medical Groups/Medical Centers included

• For additional Provider listings, go to
  https://www.healthnet.com/portal/member/content/iwc/mysites/uc/provider_search_tips.action

• Sutter East Bay Medical Foundation and Brown & Toland are not participating
Kaiser Permanente
• Value plan

• One-stop service

• Seamless technology

• Preventive care

• Healthy Lifestyle programs

• No changes for 2016
Western Health Advantage (WHA)
Western Health Advantage WHA

HUMAN RESOURCES

• Affiliated with leading hospitals and doctors

• Travel Immunizations and Vaccines
  • Covered in full for 2016

• 24/7 travel assistance service
  • Assist America

• 24/7 nurse advice
  • NURSE24

• Online resources
  • MyWHA.org
What is a PPO Plan?

PPO = Preferred Provider Organization

- Offer a broad network of providers and allows flexibility to see non-network providers
- Don’t need a referral to see specialist
- Pay less if you use a provider in the network
- You pay nothing for preventive care (in-network)
- Separate annual deductibles for in-network and out-of-network benefits
- Separate annual out-of-pocket maximums
If you move outside California....

- Nationwide and Worldwide plans
  - UC Care
  - Blue Shield PPO with HSA
  - CORE
UC CARE (PPO) Plan
Created for UC employees and non-Medicare retirees

Can get care from UC physicians and medical centers and the entire Blue Shield Preferred network of providers, and out-of-network providers

In-network
- UC Select
- Blue Shield Preferred
- BlueCard network coverage outside of CA and the U.S.

Out-of-network
- PPO providers not contracted within UC Select and Blue Shield Preferred

Has choice and convenience built-in, so you have the flexibility to use providers where and when you need them

Administered by Blue Shield of California
### What's changing in 2016 for UC Care

#### Ambulatory Surgical

<table>
<thead>
<tr>
<th>Covered Service</th>
<th>UC Select</th>
<th>Blue Shield Preferred</th>
<th>Non-Preferred (out-of-network)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CURRENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery performed at an Ambulatory Surgical Center</td>
<td>N/A (Services covered under Blue Shield Preferred)</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>NEW FOR 2016: Adding coverage at the UC Select level</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery performed at an Ambulatory Surgical Center</td>
<td>$100 per surgery</td>
<td>20%</td>
<td>50%</td>
</tr>
</tbody>
</table>
## What’s changing in 2016 for UC Care Cont.:

### Travel Immunizations/Vaccines

<table>
<thead>
<tr>
<th>Covered Service</th>
<th>UC Select and Participating Pharmacies</th>
<th>Blue Shield Preferred and Participating Pharmacies</th>
<th>Non-Preferred (out-of-network)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CURRENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Immunizations/Vaccines</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>NEW FOR 2016: Adding coverage to the UC Care medical and pharmacy benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Immunizations/Vaccines</td>
<td>No charge</td>
<td>No charge</td>
<td>50%</td>
</tr>
</tbody>
</table>
**UC Berkeley Select Providers**

<table>
<thead>
<tr>
<th>UC Select Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children's Hospital and Research Center at Oakland</td>
</tr>
<tr>
<td>San Ramon Regional Medical Center</td>
</tr>
<tr>
<td>Sutter - Alta Bates Herrick Campus</td>
</tr>
<tr>
<td>Sutter - Alta Bates Summit Medical Center - Alta Bates Campus</td>
</tr>
<tr>
<td>Sutter - Alta Bates Summit Medical Center - Summit Campus</td>
</tr>
<tr>
<td>Sutter Delta Medical Center (Antioch)</td>
</tr>
<tr>
<td>Sutter Eden Hospital (Castro Valley)</td>
</tr>
<tr>
<td>ValleyCare Medical Center</td>
</tr>
<tr>
<td>Marin General</td>
</tr>
<tr>
<td><strong>John Muir Medical Center – Walnut Creek and Concord</strong></td>
</tr>
<tr>
<td>- John Muir Physician Network – Professional providers must have a PPO contract with</td>
</tr>
<tr>
<td>Blue Shield</td>
</tr>
</tbody>
</table>
Blue Shield of California
Health Savings (PPO) Plan
What’s changing for 2016 for Health Savings Plan (Blue Shield)

- **Travel Immunizations and Vaccines**
  - If ACA Preventive, in-network covered in full and not subject to deductible/40% out-of-network after deductible*
  - If not ACA Preventive, 20% in-network/40% out of network after deductible
  - *According to federal Affordable Care Act (ACA) guidelines for preventive services. For additional details see [www.blueshield.com/uc](http://www.blueshield.com/uc)

- **Welvie**
  - Online surgery support tool for members

- **Oncology Practice of the Future**
  - Program is an innovative approach predicated upon deep partnerships with providers to ensure best care for members in need
This plan is a high-deductible PPO plan paired with a tax-advantaged health savings account (HSA).

- UC contributes $500 individual or $1,000 family
- You can contribute to your HSA and those contributions are pre-taxed
- When you use the account for qualified medical expenses, those withdrawals are tax-free
- If you use the Blue Shield network you first pay the deductible ($1300 individual or $2600 family) and once you meet the deductible you share the costs of services with the plan through coinsurance.
- You can use the HSA to pay for health care costs during the year including your deductible and it has no use-it-or lose it restrictions
- Can’t enroll in the Health Flexible Spending Account
### Blue Shield’s Health Savings Plan design for 2016

#### Medical Plan Coverage

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$1,300</td>
<td>$2,500</td>
</tr>
<tr>
<td>Family</td>
<td>$2,600</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Max</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Family</td>
<td>$6,400</td>
<td>$16,000</td>
</tr>
<tr>
<td><strong>Member Cost Sharing</strong> (ie, coinsurance after deductible is met)</td>
<td>20%</td>
<td>40%</td>
</tr>
</tbody>
</table>

*In Network preventive care covered at 100%*

#### HSA Funding

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contribution Types</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Contribution</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee Pre-Tax (optional)</td>
<td>up to $2,850</td>
<td>up to $5,750</td>
</tr>
</tbody>
</table>
Who is eligible for a HSA?

To own a HSA, you need to:

- Be covered *ONLY* by an HSA-qualified health plan
- Other health coverage (including Medicare, a traditional health plan, or even an FSA) may disqualify you
- Not be claimed as a dependent on someone else’s tax return
Employees can maximize savings

**HUMAN RESOURCES**

- **2016 max contributions allowed by IRS:**
  - Single-coverage: $3,350
  - Family-coverage: $6,750
  - Catch-up contribution, age 55+: $1,000

- **How the HSA are funded:**
  - Employers contribute to employees’ HSAs
  - Employees elect pretax contributions through payroll deduction
  - HSA is fully funded on day one
Stay connected 24-7-365
1.855.201.8375

Convenient access to employees account
- Debit card
- Computer/Laptop
- Mobile
- By telephone

Use your HealthEquity account to
- Check your balance
- Review transactions
- Review claims
- Submit new claims or documents
- Send payments and reimbursements
- Access tax documents
• Travel Immunizations and Vaccines
  • If ACA Preventive, in-network covered in full and not subject to deductible/20% out-of-network after deductible*
  • If not ACA Preventive, 20% in/out-of-network after deductible
    • *According to federal Affordable Care Act (ACA) guidelines for preventive services. For additional details see www.blueshield.com/uc

• Applied Behavioral Analysis (ABA) Autism Support
  • 20% in/out-of-network after deductible

• Oncology Practice of the Future
  • Program is an innovative approach predicated upon deep partnerships with providers to ensure best care for members in need.
Other Health & Welfare Plans
Other Health & Welfare Benefits

- Delta Dental PPO
  - No plan or rate changes

- DeltaCare USA
  - No plan or rate changes

- VSP – Vision
  - No plan or rate changes
  - Retiree vision will be open
• ARAG Legal
  • *Open* for 2016
  • No rate changes

• Slight changes to benefits which result in fewer limitations and higher benefit maximums for certain services - strengthening benefits overall
  • Example: Limitation of one claim per benefit year per family unit is being eliminated
ARAG Legal Plan

- Expanded identity theft protection benefit
  - Full service identity restoration
  - Identity Theft Insurance up to $1 million
  - Lost wallet services
  - Credit monitoring service, internet surveillance of personal information and child identity monitoring
  - Powered by CSID, leader of global enterprise level identity protection and fraud detection solutions.

- You must enroll in the Identity Theft program
University of California Flexible Spending Accounts Program

Health FSA
DepCare FSA
What is a Flexible Spending Account and How Does It Work?

- Administrator: CONEXIS
- Save taxes on eligible **planned** out-of-pocket health and/or dependent care expenses
  - Use to help offset the rising cost of health and dependent care expenses
- Contribute to the plan each month with pre-tax earnings through payroll deduction
- Submit claims for reimbursement of eligible out-of-pocket expenses from the DepCare or Health FSA, or use the Health FSA Benefit Card to access the funds in your Health FSA account
  - Save **ALL** receipts as documentation for the IRS
- **Estimate annual contributions carefully** – if you don’t use all of your contributions, you lose it
- **Re-enroll** annually to continue participation
Important points about the Flexible Spending Plans

- Health FSA maximum. For 2016, is $2,550 per year
- DepCare FSA maximum remains at $5,000 per year
- ($2,500 if married and filing a separate tax return)
- Blue Shield Health Savings Plan members not eligible to participate in UC’s Health FSA
- If employee enrolls in the Blue Shield Health Savings Plan during this Open Enrollment, Health FSA must have a $0 balance on Dec. 31, 2015 (complete any claims reimbursement by Dec. 31, 2015)
- Research plan(s) carefully before enrolling
- Use it or Lose it plans
- Change or cancel only with qualifying life or job event
- Review information on CONEXIS’ microsite
Your FSA Money - “Use It or Lose It”

- Participants in 2016 have from January 1, 2016 to March 15, 2017 to incur eligible health care and dependent care expenses
  - There is no longer a “Grace period”

- Employees forfeit any funds over $500, not spent by December 31, 2015
  - IRS Rule (Section 125 of IRS Code)
  - $500 of unused funds will be rolled over to the next plan year
  - If not re-enrolled for new plan year, monies are not accessible before May 15th.
  - Can be applied to services rendered between 1/1/16 and 3/15/16

- Plan carefully when making elections
- Claims must be submitted by:
  - 2015 claims – April 15, 2016
  - 2016 claims – April 15, 2017
### Tax Savings Example

<table>
<thead>
<tr>
<th>FSA Savings comparison – example</th>
<th>FSA</th>
<th>No FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Taxable Income</td>
<td>$35,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Out-of-Pocket Expenses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Healthcare</td>
<td>$1,000</td>
<td>$0</td>
</tr>
<tr>
<td>• Dependent Care</td>
<td>$2,500</td>
<td>$0</td>
</tr>
<tr>
<td>Total Pre-tax Contributions</td>
<td>($3,500)</td>
<td>$0</td>
</tr>
<tr>
<td>Taxable Income after FSA Contributions</td>
<td>$31,500</td>
<td>$35,000</td>
</tr>
<tr>
<td>Federal &amp; State Income &amp; Social Security Taxes (40%)</td>
<td>($12,600)</td>
<td>($14,000)</td>
</tr>
<tr>
<td>After-Tax Income</td>
<td>$18,900</td>
<td>$21,000</td>
</tr>
<tr>
<td>After-Tax Dollars Spent on Health and Dependent Care Expenses</td>
<td></td>
<td>$0</td>
</tr>
<tr>
<td>Take-home Pay</td>
<td>$18,900</td>
<td>$17,500</td>
</tr>
<tr>
<td>Increased Take-home Pay</td>
<td>$1,400</td>
<td>$0</td>
</tr>
</tbody>
</table>
DepCare FSA allows participants to pay for employment-related dependent care services for qualifying individuals on a pre-tax basis
  • For example, children under 13

• DepCare maximum: $5,000 per household/family, $180 minimum

• Funds are available as contributions are made

• If a participant ends participation in the plan, they are eligible to claim expenses up to the contribution amount for any dates of services incurred prior to plan’s termination date

• Compare to Federal Tax Credit
Health Flexible Spending Account (Health FSA)

- Use the Health FSA account to reimburse qualified out-of-pocket medical, dental, and vision expenses
  - For yourself
  - Your spouse (at this time, IRS only recognizes opposite sex spouses)
  - For anyone claimed as a tax dependent on your Federal income tax return

- Account maximum: $2,550 per UC employee, $180 minimum

- Must take action if going on leave of absence without pay or FMLA (paid or unpaid)

- Employees who leave employment can only file for expenses incurred prior to plan’s termination date
The card functions like any other credit card anywhere VISA is accepted to pay for qualified purchases.

You spend only the money in your Flexible Spending Account.

Your annual amount is available January 1st.

Key Benefits: easy to use, no waiting for reimbursement, eliminates some claim forms, reduces paperwork.

Common Purchases and Uses for the card: Prescriptions, eligible over-the-counter healthcare products, office visits to a physician or dentist, vision service providers, hospital charges.
Health FSA Benefit Card Process

- Participants will be mailed a benefit card from CONEXIS
- Need additional cards for dependents?
  - Login to the participant account on CONEXIS website and order (after January 1)
- Some transactions can be auto-approved
  - Co-pay Matching
  - IIAS approval (point of sale)
  - Recurring Expense
  - Electronic Feeds from Insurance Carriers
- If transaction cannot be auto-approved, CONEXIS notifies employee that action is required for approval
Health FSA Benefit Card Process

- CONEXIS will email employee a monthly statement indicating:
  - Substantiate a purchase
  - Status of benefit card
  - Account balance

- If employee does not access their electronic statement, CONEXIS will mail a statement to the employee’s home address.

- For IRS purposes, third-party receipts must be obtained and retained when using the benefit card, even if not needed by CONEXIS.
Procedures for Paper Claims and contacting CONEXIS

- Participants can mail, fax, or upload paper claims to CONEXIS
- Participants can mail, fax, or upload the monthly card activity statement with required documentation to substantiate purchases to CONEXIS
- Microsite: [www.conexisfsa.com](http://www.conexisfsa.com)
  - Information regarding plan
- Website: [www.conexis.com](http://www.conexis.com)
  - Email
- Telephone
  - Call 1-800-482-4120
- Create a web case inquiry on the participant web account
• DepCare FSA, Health FSA and TIP contributions do not reduce the wages used to calculate UCRP retirement benefits, 403(b) plan or 457(b) plan maximum annual contribution limits.

• If your earnings are below the 2015 Social Security wage base projected at $119,100, future Social Security benefits may be reduced. Ask your tax advisor for details.
Canceling Coverage

- Reminder: Employees can cancel or opt out of coverage at anytime except:
  - DepCare FSA
  - Health FSA
    - IRS regulations govern these plans
    - Check Summary Plan Descriptions for details

- For COBRA eligibility, must be a qualifying event
Other Health & Welfare Benefits
Supplemental Disability

- Not open during Open Enrollment
  - May enroll through Statement of Health at anytime, subject to carrier approval

- No benefit or premium changes for 2016
Other Health & Welfare Benefits
Supplemental Life and AD&D

- Supplemental Life – Employee and Dependent (Prudential)
  - No plan or rate changes
  - Not open during Open Enrollment
    - May enroll through Statement of Health at anytime, subject to carrier approval

- AD&D - (AIG Benefits Solutions)
  - No plan or rate changes
  - Can enroll at anytime
    - UPAY 850
UC Living Well: Wellness Benefit

- Modified Wellness Benefit for 2016:
  - No third-party vendor (Optum) providing a health assessment, coaching or incentive program for this year. UC Living Well will continue to refer to Campus Wellness Programs, and wellness services available through the health plans.
  - University of California, Office of the President is reviewing the wellness strategy.
Health*Matters Wellness Program

- **Know Your Numbers Health Screening**
- **Healthy Lifestyle Programs** -- Amazing Walk, I CAN!: Commitment to Activity and Nutrition – 6 weeks with Registered Dietitian and Fitness Trainer, Maintain Don’t Gain, Defeat the Sweets 21-Day Challenge
- **Nutrition** -- Nutrition workshops and healthy cooking classes; Cook Well Berkeley online recipes and resources; Ask the Dietitian email service
- **Active @ Work** -- Berkeley Walks Walking Group MWF, UC Walks in May, pedometers at cost or free with some programs, Instructional Fitness classes, Instant Recess in departments
- **Breastfeeding Support Program** – campus lactation rooms with hospital-grade breast pumps, Breastfeeding Class, serves fac/staff, students, UCOP
- **Smoking Cessation** online referrals, quit guide

[Link: uhs.berkeley.edu/facstaff/healthmatters]
Wellness Services for Departments

- **UC Living Well Communication to HR Center**
  - Health*Matters e-Newsletter sent once a month to HR Center for distribution to all dept. faculty/staff
  - Flyers for posting

- **UCB Wellness Ambassadors**
  - Anyone can be a Wellness Ambassadors
  - Communication role to spread the word about campus programs
  - Delivery of programs in departments
  - [uhs.berkeley.edu/facstaff/healthmatters/wellnessambassadors/](uhs.berkeley.edu/facstaff/healthmatters/wellnessambassadors/)
    or call Health*Matters at 643-4646

- **Training for Supervisors**
  - role in supporting wellness
  - KEYS class and online tools
Healthy Workplace

• Eat Well Berkeley
  • Restaurants and Retail, Catering, Vending
  • Eat Well Berkeley map

• Healthy Meetings and Events
  • Healthier food and beverage choices
  • Guide online

• I Heart Tap Water Campaign
  • Make water beverage of choice
  • Use a refillable container
  • Refill stations on campus

• Take the Stairs Signs
Bright Horizons Care Advantage

- Bright Horizons Care Advantage offers two programs:
  - **Sittercity**, which offers individual in-home caregivers, including babysitters, nannies, senior caregivers, pet sitters, tutors and housekeepers.
  - **Years Ahead**, which offers a nationwide network of memory and hospice care facilities, independent and assisted living communities, and in-home home health care and senior care companies.

- UC pays the fee that gives employees the access to Bright Horizons Care Advantage website. The employee will make the arrangements with the providers they hire including all payments to them.

- www.sittercity.com/universityofcalifornia
Making Open Enrollment Changes
Everyone needs a password to access personal accounts and make Open Enrollment changes on *At Your Service Online*

For new hires, default password is your birthday
  - mmddyyyy

Forgot password??
  - Click “Sign in to my accounts”, then select “Forgot Password” from the login page
  - You will be emailed a temporary password immediately

If you are unable to reset your password online,
  - Call 664-9000 Option 3 and ask for a password reset
  - Leave name, Social Security # and phone # or email address
  - If request received by 3 p.m., password will be reset to default (birthday: mmddyyyy) by end of day
Making Online Enrollment Changes

- Encourage faculty and staff to visit the Open Enrollment website on UCnet even if they do not plan to make any changes.
  - http://ucnet.universityofcalifornia.edu,
  - click on the “Open Enrollment 2016” icon
- Log in and review your current enrollments
- Review plan costs and coverage for 2016
- Special tools to compare plans
- Full instructions available
• Enroll in or change medical, dental or legal plan

• Enroll eligible family members in medical/dental/vision/legal

• Faculty and Staff must re-enroll in Flexible Spending Accounts for participation in 2016
  • Dependent Care Flexible Spending Account (DepCare FSA)
  • Health Flexible Spending Account (Health FSA)
    • Not eligible if enrolling in Blue Shield PPO with HSA

• Opt into or out of medical, dental, vision plans and/or TIP
Eligible Family Members

- Please remind faculty and staff:
  - To check that all enrolled family members meet eligibility criteria
- Audit for proof of dependents’ eligibility
  - Severe penalties apply if UC finds ineligible family members on employees’ plans
- Over-aged Disabled Child
If you do nothing...

- Participation in the **DepCare FSA** and/or the **Health FSA** plans ends 12/31/15.

  - **To continue FSA participation in 2016, you must re-enroll during Open Enrollment.**

- All other Health and Welfare Plans will remain the same.
Special Situations

- New Hires
- Employees on Leave
- Cannot use Web Application
- Special Handling needed
- Retiring in November or December
• New employee should use online **New Hire application** in most cases
  • For initial enrollment in plans during PIE
  • Enroll eligible family members in medical/dental/vision plans
  • **Effective date**: date of hire

• New employee might also use online **Open Enrollment application** in some cases
  • To change medical and/or dental plans for 2016
  • To enroll or re-enroll in the DepCare FSA and/or the Health FSA for 2016
  • **Effective date**: January 1, 2016
Special Situations: Employees on Leave

- Make Open Enrollment changes online

- Employees continuing to pay their benefits while on a Leave of Absence must contact Payroll: Benefits Accounting Unit regarding new premium amounts for January 2016.
  - Angela Dizon, adizon@berkeley.edu or 510-642-0684
  - Payroll
    - 2195 Hearst Avenue, Room 130 Warren Hall, MC #1108
Special Situations: Employee Can’t Use Open Enrollment Web Application

Employee may use form if:

- Newly hired employee and information not in HCM by 11/13/15
- Updated employee information not in HCM by 11/13/15
- Employee on Leave of Absence and has no computer access
If a form is used:

- Employee must fill out UPAY 850 form
  - Available only online at UCnet
    - Link on hrweb.berkeley.edu
- Must use correct version or form will be returned
  - Tip: UCnet always has the most current version
- Check box that says “Open Enrollment”
  - First box under #3 and under Change
- Enrollment process will be delayed, ID cards will be mailed late January 2016
  - Coverage is still effective January 1, 2016
- Include note that provides explanation of the reason the employee could not use the web
- Send, email, or fax (510-664-9318) form(s) and explanation, to the attention of the Health Care Facilitator, at hrapscshelp@berkeley.edu
Special Handling Needed

- There can be system challenges with some Open Enrollment actions if:
  - Employee has a newly eligible dependent(s) in December – need to add ASAP (must use form)
If Open Enrollment changes are desired and employee is retiring during Open Enrollment:

- Send UBEN 100 to HR Benefits. Do not use the Employee or Retiree Open Enrollment online application.
- On the UBEN 100, check “Open Enrollment” and “Retirement” boxes and include Retirement Date.
- Changes will be effective January 1, 2016

If Open Enrollment changes are desired and employee is retiring after Open Enrollment:

- Use Employee Open Enrollment online application to make any changes wanted for January 1, 2016.
- Send Open Enrollment confirmation statement with UBEN 100 to Retiree Insurance Program
  - University of CA, RASC, P.O. Box 24570, Oakland, CA 94623, attn: Retiree Insurance Program
What if an employee needs help?

HUMAN RESOURCES

• We ask the HR Liaisons, HR Partners and First Contact Resolution to assist employees by …

• Finding a computer to use

• Finding Open Enrollment information
  • Open Enrollment information booklet
  • Online at UCnet
  • Contact information for medical and dental plans

• Notifying them about Open Enrollment events

• Finding their current enrollments

• Setting their UC Password
  • Can be done on-line; members usually do not need to call HR Benefits
If an employee has trouble using the Open Enrollment web application, we ask HR Liaisons and HR Partners to:

- Verify that all personal and appointment data is correct in HCM and PPS systems
- Try to assist employees in making Open Enrollment changes online
- If still having problems…
  - Campus Shared Services Human Resources
    - 510-664-9000, Option 3
Open Enrollment Problem Reporting

- Provide the following information when reporting an Open Enrollment systems problem:
  - Employee name
  - Employee’s work phone number and email address
  - Employee’s ID #
  - Date/Time problem occurred
  - What page was the user on (Quick Changes, Family Member, Medical, Dental, etc.)
  - What was the user trying to do
  - Subject line: Open Enrollment system problem
Things you need to know
Retirees

who are receiving monthly benefits from the UC Retirement System

• October 29th, 8:00 a.m. - November 24th, 5:00 p.m.
• Retirees: Open Enrollment information booklet mailed to home address
• Retirees make changes using the UCnet website
  • Must use their UC password
    • Forgot password?? Can request a new one online or Contact RASC at 1-800-888-8267, Option 1
• Rehired Retirees
  • If receiving Health and Welfare benefits as a retiree, you must make changes as a retiree
Resources for Retirees
who are receiving monthly benefits from the UC Retirement System

• If a form is needed
  • **UBEN 100** “Retiree Continuation, Enrollment or Change-Medical, Dental and/or Legal Plan”
    • (rev 10/15)
  • Form is available at:
    • UCnet website, [http://ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu)
    • Call RASC at 1-800-888-8267, option 4
    • Email: [https://secure.ucop.edu/secureapps/ays/csform.html](https://secure.ucop.edu/secureapps/ays/csform.html)
    • Contact Berkeley Campus Shared Service, **510-664-9000**, Option 3 or [hrapscssshelp@berkeley.edu](mailto:hrapscssshelp@berkeley.edu)
COBRA Open Enrollment will be handled by CONEXIS

- CONEXIS will mail information, 2016 rates, and paper forms to all COBRA participants
- COBRA participants may view detailed plan changes online on [http://ucnet.universityofcalifornia.edu/](http://ucnet.universityofcalifornia.edu/)
- All questions should be referred to CONEXIS

COBRA participants must submit Open Enrollment changes directly to CONEXIS

- Via website at [www.conexis.com](http://www.conexis.com), or
- Via paper form included in mailing
- 1-877-722-2667
Planning Tools

- [http://ucnet.universityofcalifornia.edu/oe](http://ucnet.universityofcalifornia.edu/oe)
  - *At Your Service Online* website
  - Medical Plan Chooser Tool (late October)
  - Dental Plan Chooser
  - Medical Plan Carriers websites and phone numbers
  - Videos
    - Medical Plan Comparison - English and Spanish
    - Disability Insurance
    - Medical Terms and Concepts
    - Making the Most of Your Medical Benefits
  - DepCare FSA and Health FSA Tax Savings Calculator

- [http://hrweb.berkeley.edu](http://hrweb.berkeley.edu)
While not part of Open Enrollment, it is a good idea to confirm your beneficiaries

- UCRP, Life and AD&D
  - Review, name, and/or change beneficiaries online at http://ucnet.universityofcalifornia.edu

- DCP, 403(b) and 457(b) plans
  - Review, name and change beneficiaries online with Fidelity Retirement Services or call for form
    - www.netbenefits.com
    - 1-866-682-7787, press 0

- If no beneficiary is established, benefits will be paid according to Order of Succession

- *Paper forms* available for UC beneficiaries: UBEN 116
  - Available at KP or online at http://ucnet.universityofcalifornia.edu
The Health Care Facilitator (HCF) program is here to help faculty and staff, retirees, survivors and their eligible family members better understand and obtain the full benefits and services available from the UC-sponsored health plans.

- Understand your UC health plan coverage and patient rights
- Define your health care issues
- Navigate the health care system
- Resolve issues or problems with your doctor, medical group, medical plan carrier, dental or vision plans
- Understand how Medicare benefits coordinate with UC-sponsored medical plans
Things to do before contacting the Health Care Facilitator program:

- Contact your doctor’s office
- Contact your medical group
- Contact your health plan

If you still need help,

Call 510-664-9000, Option 3
or
Send an email to: hrapscssshelp@berkeley.edu
Fidelity Retirement Services

- Manages and record keeps the DCP, 403(b) and 457(b) plans
  - Focus On Your Future - www.UCnet.universityofcalifornia.edu
  - Free on-site Financial Education Classes
    - Register online at www.ucfocusonyourfuture.com
  - Free Department Meeting Presentations
    - Laura Crymble, laura.crymble@fmr.com, 510-368-5436
  - Learn about financial topics and request transactions at www.ucfocusonyourfuture.com or 1-866-682-7787
  - Internal Planning & Guidance (IPGC), 800-558-9182: CAP elections, rollovers, retirement income planning, planning and savings goals outside of retirement, stay in plan options for terminated employees
  - PGC – 1:1 appointments scheduled through IPGC
Pre-Retirement Planning

- HR Benefits
  - Review Preparing for Retirement
  - Read the Retirement Handbook (answers most questions people have about retirement)
  - Review retirement estimates on At Your Service Online
- Retirement Center
  - Pre-Retirement Planning Program
- Fidelity Retirement Services –
  - [www.focusonyourfuture.com](http://www.focusonyourfuture.com) or 1-866-682-7787
  - Retirement Administration Service Center (RASC) at 1-800-888-8267 Option 4
    - Monday to Friday, 8:30am - 4:30pm PST
    - [https://secure.ucop.edu/secureapps/ays/csform.html](https://secure.ucop.edu/secureapps/ays/csform.html)
• Don’t wait until the last minute to make changes
  • Open Enrollment ends at **5:00 p.m.** on **Tuesday, November 24th!!**

• Confirm your choices!
  • Open Enrollment changes are only recorded when you confirm them
  • Keep your confirmation statement

• **Review December 16th or January 1st pay statement**
  • Shows Open Enrollment changes
  • It is the employee’s responsibility to report any mistakes in a timely manner!
Questions....

- Campus Shared Services
- Phone
  - 510-664-9000, Option 3
- Email
  - hrapscsshelp@berkeley.edu
  - Please include “Open Enrollment” in subject line