UNIVERSITY OF CALIFORNIA

PLANS ARE CHANGING FOR 2026

Open Enrollment

**Thursday, Oct. 30–
Friday, Nov. 21, 2025**

ucal.us/oe

FOR FACULTY AND STAFF

BIG CHANGES AND NEW CHOICES

As medical costs rise nationwide, UC will invest 9.5% more in benefits and UC Health will absorb more of their rising expenses to lower costs for UC plans. We're also making big changes, including a new plan and new employee premiums — some are going up and others are going down.

Learn more about your new choices here and online at ucal.us/oe.

Your open enrollment checklist:

- ☐ Review your options with ALEX (scan QR code inside)
- ☐ Visit the Open Enrollment website at ucal.us/oe to learn more about this year's choices and changes
- ☐ Re-enroll in your pretax Flexible Spending Accounts for 2026
- ☐ If you'll be in HealthSavings+, decide how much to contribute (pretax) to your Health Savings Account
- ☐ Make your elections on UCPath by Friday, Nov. 21 at 5 p.m.

Can't get to a computer?
Call UCPath at 855-982-7284.

MEET HEALTHSAVINGS+

We're replacing CORE and UC Health Savings Plan with HealthSavings+ — a high-deductible PPO plan with UC's lowest employee premiums and more money from UC into your Health Savings Account (HSA).

CORE and UC Health Savings Plan members: You'll be enrolled in HealthSavings+ for 2026 unless you choose another plan, at the same premium cost as Kaiser CA HMO.

Your HSA makes saving easy:

- UC contributes up to $750 (just you) or $1,500 (you and a family member).
- You can contribute pretax to lower your federal tax bill and build savings for your health care expenses.
- Invest your HSA funds and any earnings are free from federal taxes.

Your HSA is yours — even if you change jobs or retire.

Kaiser HMO — Predictable costs within the Kaiser network, and one of UC's lowest premium plans.

New for 2026:

- Premiums for some employees will be much higher.
- Washington Center employees can choose the new Kaiser Mid-Atlantic HMO plan, at the same premium cost as Kaiser CA HMO.

UC Blue & Gold HMO — Predictable costs within an HMO network that includes UC Health providers. Premium increases are low to moderate for 2026.

UC Care — A choice of provider tiers, with predictable costs for UC Health and other UC Select providers. UC's highest premium plan, but premiums are lower for 2026.

Look inside to compare your premium and out-of-pocket costs for each plan.

BLUE SHIELD IS REPLACING ANTHEM

Blue Shield of California is replacing Anthem as the administrator of UC's PPO plans — HealthSavings+ and UC Care. With a large national network, Blue Shield will offer broad provider choice that includes UC Health providers. Navitus will continue to administer your pharmacy benefits, and Accolade Care Advocates will continue to help you find care — virtual or in-person — book appointments and more.

In early October, Blue Shield began reaching out to people whose providers are no longer in your plan's network to help with the transition.

CHANGES TO COVERAGE FOR WEIGHT LOSS MEDICATIONS

Coverage of medications such as GLP-1s for weight loss will be limited to individuals with a body mass index of 40 or above. Some exceptions may be possible for those continuing a course of treatment. UC medical plans will continue to cover these medications for medical needs such as diabetes. Please see your plan documents for details.

CHANGES TO HMO PLAN COVERAGE FOR INFERTILITY SERVICES AND PRESCRIPTIONS

Coverage for Kaiser CA HMO and UC Blue & Gold HMO will include up to three completed oocyte (egg) retrievals per lifetime and unlimited embryo transfers of IVF, GIFT and ZIFT per member. Infertility services and prescriptions will be covered at the plan-specific cost share, making them more affordable for HMO members trying to grow their families.

DENTAL: NOW COVERING MORE OUT-OF-NETWORK COSTS

After reviewing proposals from competitors, UC renewed its contract with Delta Dental, which continues to have the largest provider network. Switching from Delta would have put providers for over 80,000 members out-of-network.

To help members who can't find an in-network provider, PPO plan out-of-network coverage for select services is increasing from 75% to 80% of allowed amounts. **Note:** in-network dentists agree to set charges for covered services, so your costs will be lower in-network.

FLEXIBLE SPENDING ACCOUNTS: SAVE MORE IN 2026

The Dependent Care Flexible Spending Account (FSA) contribution limit is rising from $5,000 to $7,500 ($3,200 if your salary was $160,000 or more in 2025).

The Health FSA contribution limit is rising to $3,300.

LIFE AND AD&D

Premiums are decreasing by 8% for employee supplemental life insurance and increasing by 10% for Accidental Death & Dismemberment (AD&D).

Voluntary disability, supplemental life, and AD&D insurance are not available options during Open Enrollment on UCPath. Go to ucal.us/insurancechange to learn how to make changes.

Visit the Open Enrollment website for more information.

COMPARING UC'S PLANS

UC's medical plans and premiums are changing to make plans with flexibility and provider choice — including in-network UC Health providers — more affordable and to sustain our benefits program for the long term.

Every UC medical plan offers comprehensive medical, pharmacy and behavioral health benefits — but there are important differences in costs, provider choices and other features.

Compare your new options below, including out-of-pocket costs for HealthSavings+.

Need help choosing a plan? Ask Alex!

	KAISER HMO (KAISER PERMANENTE)	UC BLUE & GOLD HMO (HEALTH NET)	UC CARE PPO (BLUE SHIELD)	HEALTHSAVINGS+ (BLUE SHIELD)
OUT-OF-POCKET COSTS **What you'll pay for medical care** **Notes:** • Most preventive care is free to you. • Out-of-pocket maximum (OOP max) includes deductible. • Amounts listed are per person/per family (unless otherwise noted).	**$** **IN KAISER NETWORK ONLY** (except in emergencies) **Deductible:** None **Copayments (for example):** $30 doctor's office visits **OOP max:** $1,500/$3,000	**$** **IN-NETWORK ONLY** (except in emergencies) **Deductible:** None **Copayments (for example):** $30 doctor's office visits **OOP max:** $1,000/ $2,000 (2 people)/ $3,000 (3 or more)	**UC SELECT TIER 1: $** **Deductible:** None **Copayments (for example):** $30 doctor's office visits **OOP max:** $6,100/$9,700 **BLUE SHIELD PPO TIER 2: $$** **Deductible:** $500/$1,000 **Coinsurance:** 30% **OOP max:** $7,600/$14,200 **OUT-OF-NETWORK: $$$** **Deductible:** $750/$1,750 **Coinsurance:** 50% **OOP max:** $9,600/$20,200	**HSA CONTRIBUTIONS** **From UC:** up to $750/$1,500 **Your max (including UC contribution):** $4,400/$8,750 **IN-NETWORK: $$** **Deductible:** $2,500/$5,000 **Coinsurance:** 30% **OOP max:** $6,700/$13,400 **OUT-OF-NETWORK : $$$** **Deductible:** $4,000/$8,000 **Coinsurance:** 50% **OOP max:** $8,000/$16,000
FINDING CARE **How and where you find the care you need**	Kaiser primary care provider helps manage care within the Kaiser Permanente network of providers.	• Primary care provider helps manage care within medical group. • UC Health providers are in-network.	• Dedicated Accolade Front Line Care Team listens to your needs, understands your coverage and connects you with the care you need, including options for virtual care and second opinions. • UC Health providers are in-network. • You have access to a national network, with higher costs out-of-network.	
CONSIDER THIS PLAN IF YOU	Want low, predictable out-of-pocket costs for integrated care provided within the Kaiser network.	Want low, predictable out-of-pocket costs for care, and want access to medical groups with UC Health providers.	Are willing to pay higher premium for choice of provider tiers, with low costs for UC Select Tier 1.	Want to build tax-free savings, and are willing to manage your health care expenses.

YOUR MEDICAL PLAN COSTS

Below are the 2026 monthly employee costs for medical plan premiums based on your full-time salary rate as of Jan. 1, 2025. There are some big changes from last year, so make sure to consider all your options before you choose a plan.

Important note about your medical plan costs
Premium contributions for Kaiser Permanente Mid-Atlantic HMO are the same as those shown for Kaiser Permanente CA HMO. Premium contributions for some other employee groups and locations may vary from amounts shown below.

It is important to review your individual premium costs with ALEX (scan the QR code on the left or go to start.myalex.com/uc) or in your UCPath account. They may differ from what's shown below depending on your employee group.

If you are in a bargaining unit represented by a union, the University will adhere to any applicable collective bargaining agreement with respect to your benefits and contribution rates.

FOR THOSE WITH FULL-TIME SALARY RATE OF $73,000 OR LESS

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$23.41	$42.14	$177.46	$196.18
Kaiser Permanente – CA (HMO)	$75.57	$136.02	$257.78	$318.23
UC Blue & Gold HMO	$97.97	$176.35	$334.04	$412.42
UC Care (PPO)	$130.85	$235.52	$403.08	$507.76

FOR THOSE WITH FULL-TIME SALARY RATE OF $73,001 TO $145,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$81.73	$147.12	$290.31	$355.69
Kaiser Permanente – CA (HMO)	$120.61	$217.09	$352.35	$448.83
UC Blue & Gold HMO	$156.29	$281.33	$456.51	$581.55
UC Care (PPO)	$189.17	$340.50	$525.55	$676.89

FOR THOSE WITH FULL-TIME SALARY RATE OF $145,001 TO $217,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$140.05	$252.09	$393.19	$505.22
Kaiser Permanente – CA (HMO)	$165.64	$298.15	$446.92	$579.43
UC Blue & Gold HMO	$214.61	$386.30	$578.98	$750.67
UC Care (PPO)	$247.49	$445.47	$648.02	$846.01

FOR THOSE WITH FULL-TIME SALARY RATE OF OVER $217,000

PLAN	Self	Self plus child(ren)	Self plus adult	Self plus adult and child(ren)
HealthSavings+ (PPO)	$189.61	$341.30	$487.31	$638.99
Kaiser Permanente – CA (HMO)	$210.68	$379.22	$541.50	$710.04
UC Blue & Gold HMO	$272.92	$491.27	$701.44	$919.79
UC Care (PPO)	$305.80	$550.44	$770.48	$1,015.13