UNIVERSITY OF CALIFORNIA

IMPORTANT CHANGES FOR 2026

Open Enrollment

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

ucal.us/oe

FOR RETIREES

WHAT'S CHANGING FOR 2026

MEDICAL

Health care costs are going up nationwide and for UC. We're investing more and changing plans and benefits to help manage costs, but premiums will still increase significantly for some members, both in Medicare and non-Medicare plans.

UC Medicare Choice and Kaiser Senior Advantage plans will have some higher out-of-pocket costs, including for emergency room visits and hospital stays.

Anthem will remain the administrator of UC's Medicare Supplement plans. Blue Shield of California will replace Anthem as the administrator of UC's non-Medicare PPO plans.

HealthSavings+, UC's new high-deductible health plan, offers a low premium and a Health Savings Account with a higher UC contribution. CORE and UC Health Savings Plan members who don't choose another plan will be enrolled in HealthSavings+, or in UC Care if a family member is in Medicare.

UC's non-Medicare plans will continue to cover GLP-1 medications for diabetes, but coverage of weight loss medications will be limited to individuals with a body mass index of 40 or above. See your plan documents for details.

OTHER BENEFITS

UC offers voluntary vision, legal and accidental death & dismemberment (AD&D) coverage and pays 100% of dental premiums if you're eligible for the full contribution. Delta Dental remains our administrator after a thorough review confirmed it has the largest provider network. See the enclosed booklet for 2026 premiums and small cost increases (3-10%) for vision, AD&D, and dental (if you pay part of the premium), plus enhanced dental benefits.

Your open enrollment checklist:

Review 2026 costs and benefits to choose the right plan for you. If you want to maintain your current benefits — other than CORE and UC Health Savings Plan — then no action is required.

Learn more about your choices at ucal.us/oe. Then make your elections on UCRAYS by Friday, Nov. 21, at 5 p.m.

- ☐ **For Medicare members changing medical plans**
  To complete your enrollment, you must submit the Medicare assignment forms for your new plan via UCRAYS, (send pictures of your forms in a secure message), by fax (800-792-5178) or by mail (additional time needed for delivery and processing). Every person you enroll must complete a separate form, due to UC by Wednesday, Nov. 26, 2025.

- ☐ **Enroll in pet, retiree vision and/or accidental death & dismemberment (AD&D) insurance**
  Contact your insurance carrier directly to enroll in these plans. Pet insurance and AD&D are open for enrollment year-round. See booklet for 2026 premiums and contact information.

- ☐ **Can't get to a computer?**
  Call the UC Retirement Administration Service Center (RASC) at 800-888-8267, Mon.–Fri., 7 a.m.–4:30 p.m., to speak with a representative.

- ☐ **RASC assistance for people with speech or hearing impairments**
  Please call 711 and provide the RASC telephone number (800-888-8267) to receive assistance.

COMPARING UC'S MEDICARE PLANS

There's a lot to consider when you're choosing a plan, including which providers you can see, your premium costs and what you'll pay for your care and prescriptions. A comparison of UC's non-Medicare plans is on pages 6-7 of the enclosed booklet. For more details about each plan's benefits and costs, visit ucal.us/oemedicarecompare (Medicare plans) or ucal.us/oecompare (non-Medicare plans).

For all UC Medicare plans:

- Coverage includes a "Welcome to Medicare" preventive visit (within your first 12 months of Medicare) and annual wellness visit at no cost to you, and additional benefits not covered by Medicare.
- You can see any provider in an emergency.
- For covered medical services, you'll never pay more than $1,500 per person, per year (or $1,050 for UC High Option Supplement to Medicare). This is known as the annual out-of-pocket maximum and it does not include costs for prescription drugs.

	KAISER SENIOR ADVANTAGE CA HMO	UC MEDICARE CHOICE PPO	UC HIGH OPTION PPO	UC MEDICARE PPO	UC MEDICARE PPO WITHOUT RX
Administrator	Kaiser Permanente	UnitedHealthcare	Anthem Blue Cross (Medical) Navitus (Prescription Drugs)		Anthem Blue Cross
How the plan works with Medicare	**Medicare Advantage Plan** Medicare pays your insurance company a set amount and the insurance company approves and pays for your care.		**Medicare Supplement PPO** Your provider submits claims to Medicare for the services that are covered by Medicare. Your UC plan pays some or all of the remaining cost based on the Medicare-allowed amount.		
Where you go for care	Kaiser network providers only	Providers or facilities that accept Medicare and UnitedHealthcare	Providers or facilities that accept Medicare		
What you and the plan pay for Medicare covered services	**Lower premium** You pay set copays and the plan pays the rest	**Higher premium** You pay set copays and the plan pays the rest	**Highest premium** After Medicare pays, the plan covers 100% of remaining costs for Medicare-covered services	**Higher premium** After Medicare pays, the plan covers 80% of remaining costs and you pay the rest	**Lower premium** • No Part D (prescription drug) coverage • After Medicare pays, the plan covers 80% of remaining costs and you pay the rest
What you need to know	Kaiser primary care provider manages your care	Confirm provider will bill UnitedHealthcare on your behalf, if needed			You must provide proof of non-UC Part D coverage to enroll

YOUR MONTHLY MEDICAL PREMIUM COSTS

Medical plan costs are increasing next year — for UC and most employers. Some premium costs will be significantly higher in 2026, so consider your options carefully before deciding to stay with your current plan or make a change.

These monthly costs apply to retirees eligible to receive 100% of the UC/employer contribution toward the premium for each plan. If you are subject to graduated eligibility for retiree medical insurance and receive less than 100% of the UC contribution, your costs may be higher than those listed here. You can find your 2026 premium costs on UCRAYS during Open Enrollment or use the QR code at the right to visit the retiree health plan premium estimator.

Plan Cost Key

$0.00 — **Your premium**
$185.00 — Medicare Part B reimbursement

Medicare Part B reimbursement may apply if your premium cost is $0.00. If applicable, UC will reimburse you based on a Medicare Part B premium of up to $185.00 per person. Reimbursements vary and are added automatically to your monthly retirement payment.

Note: You must be current on your Medicare Part B premium payments to Social Security for this reimbursement.

Visit the retiree health premium estimator

WHEN ALL FAMILY MEMBERS ARE IN MEDICARE

Self	Self +1	Self + 2 or more
Kaiser Senior Advantage – CA (Kaiser)		
$0.00 $185.00	**$0.00** $370.00	**$0.00** $555.00
UC Medicare Choice (UnitedHealthcare)		
$101.69 $0.00	**$203.38** $0.00	**$305.07** $0.00
UC High Option Supplement to Medicare (Anthem)		
$363.74 $0.00	**$727.48** $0.00	**$1,091.22** $0.00
UC Medicare PPO (Anthem)		
$60.44 $0.00	**$120.88** $0.00	**$181.32** $0.00
UC Medicare PPO without Prescription Drugs (Anthem)		
$0.00 $185.00	**$0.00** $370.00	**$0.00** $555.00

WHEN ONE OR MORE FAMILY MEMBERS ARE NOT MEDICARE-ELIGIBLE

Self + Adult, 1 in Medicare	Self (in Medicare) + Child(ren)	Self + Adult, 1 in Medicare & child(ren)	Self + 2 Adults in Medicare
Kaiser Permanente CA/Kaiser Senior Advantage CA (Kaiser)			
$58.87 $0.00	**$0.00** $77.50	**$251.66** $0.00	**$0.00** $347.79
UC Blue & Gold HMO (Health Net)/ UC Medicare Choice (UnitedHealthcare)			
$565.65 $0.00	**$392.51** $0.00	**$856.47** $0.00	**$494.20** $0.00
UC Care (Blue Shield)/UC Medicare PPO (Anthem)			
$558.68 $0.00	**$376.20** $0.00	**$874.44** $0.00	**$436.64** $0.00

NON-MEDICARE PLANS UNDER AGE 65

Self	Self + child(ren)	Self + adult	Self + adult & child(ren)
HealthSavings+ (PPO; Blue Shield)			
$292.86	$527.15	$679.08	$913.37
Kaiser Permanente CA (HMO; Kaiser)			
$240.99	$433.78	$570.15	$762.94
UC Blue & Gold HMO (Health Net)			
$363.53	$654.35	$827.49	$1,118.31
UC Care (PPO; Blue Shield)			
$394.70	$710.46	$892.94	$1,208.70

NON-MEDICARE PLANS AGE 65 AND OVER, NOT MEDICARE-ELIGIBLE

Self	Self + child(ren)	Self + adult	Self + adult & child(ren)
HealthSavings+ (PPO; Blue Shield)			
$81.73	$147.11	$266.95	$332.33
Kaiser Permanente CA (HMO; Kaiser)			
$108.62	$195.51	$315.54	$402.43
UC Blue & Gold HMO (Health Net)			
$146.64	$263.94	$403.84	$521.14
UC Care (PPO; Blue Shield)			
$362.01	$651.61	$837.69	$1,127.29

The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. Health and welfare benefits are not accrued or vested benefit entitlements. See Open Enrollment booklet, pg. 23.

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