July 1, 2021 – June 30, 2022
Summary of Benefits

Your UC Health & Insurance Coverage

Learn about the benefits available to you as a new University of California resident or fellow.

ucresidentbenefits.com
Welcome to UC. As a new resident or clinical fellow, you can enroll in benefits that provide health and other insurance. This summary provides an overview of the coverage you’re eligible for beginning July 1, 2021.

Who Is Covered by the Plans?
Active residents and clinical fellows enrolled in a Graduate Medical Education (GME) Training program and working at least 20 hours a week are eligible for coverage in the UC medical, dental, vision, life and disability insurance plans. You can also cover your spouse or domestic partner and dependent children up to age 26 in medical, dental and vision coverage.

Cost of Coverage
UC pays the entire cost of Anthem HMO plan coverage for you and your enrolled dependents. If you elect the Anthem Blue Cross PPO, you will pay a small monthly cost:
- $30 (you only)
- $60 (you + children)
- $60 (you + spouse)
- $90 (you + family)

Information at Your Fingertips
Learn more about all your benefits and watch new hire presentations at ucresidentbenefits.com > New Hire Benefits Presentation Video.

Your Coverage Options

Medical Plans
You can choose between two medical plans. Both plans cover services such as preventive care, doctor’s office visits, hospitalization and prescription drugs. However, there are important differences between them — both in your choice of providers and what you pay when you get care (your out-of-pocket costs).

- **Anthem Blue Cross HMO.** You choose a primary care physician (PCP) from a UC Medical Center or the Anthem Blue Cross HMO network, who coordinates your care. Except for emergencies, only care received from Anthem HMO doctors and facilities is covered.
- **Anthem Blue Cross PPO.** You can get care from any doctor or facility. But you’ll pay less out of pocket when you see a UC Medical Center or Anthem provider.
## What You Pay for Medical Care

<table>
<thead>
<tr>
<th>Area of Interest</th>
<th>Anthem PPO</th>
<th>Out-of-Network Provider</th>
<th>Anthem HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit-year deductible</td>
<td>$0</td>
<td>Self: $100 Family: $200</td>
<td>Self: $200 Family: $500</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>Self: $1,000 Family: $2,000</td>
<td>Self: $1,000 Family: $2,000</td>
<td>Self: $2,000 Family: $4,000</td>
</tr>
<tr>
<td>Preventive care</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Doctor, specialist and therapist office visits</td>
<td>$15 copayment</td>
<td>$15 copayment</td>
<td>30%</td>
</tr>
<tr>
<td>Virtual care (LiveHealth Online and LiveHealth Online Psychology)</td>
<td>Not applicable</td>
<td>$15 per visit</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Urgent care visits</td>
<td>$15 copayment</td>
<td>$15 copayment</td>
<td>30%</td>
</tr>
<tr>
<td>Emergency room visits</td>
<td>$0</td>
<td>$100 copayment (waived if admitted)</td>
<td>$100 copayment (waived if admitted)</td>
</tr>
<tr>
<td>Inpatient hospitalization</td>
<td>$250 copayment</td>
<td>10%</td>
<td>30% plus any amount over Anthem’s $600 maximum for non-emergencies</td>
</tr>
<tr>
<td>Prescription drugs: Retail (30-day supply)</td>
<td>• $10 for Tier 1 generic drugs • $20 for Tier 2 preferred brand drugs • $40 for Tier 3 non-preferred brand/generic and specialty drugs</td>
<td>• $10 for Tier 1 generic drugs • $20 for Tier 2 preferred brand drugs • $40 for Tier 3 non-preferred brand/generic and specialty drugs You can get 90-day fills at Anthem Retail90 pharmacies for 3 times the copayment.</td>
<td>50% of the cost (up to $250 per prescription, retail only)</td>
</tr>
<tr>
<td>Prescription drugs: Mail service (90-day supply)</td>
<td>• $10 for Tier 1 generic drugs • $30 for Tier 2 preferred brand drugs • $50 for Tier 3 non-preferred brand/generic and specialty drugs</td>
<td>• $10 for Tier 1 generic drugs • $30 for Tier 2 preferred brand drugs • $50 for Tier 3 non-preferred brand/generic and specialty drugs</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**Definitions**

**Benefit-year deductible:** The amount you pay for medical and behavioral health services before the plan begins to share in the cost for covered services.

**Out-of-pocket maximum:** The most you pay for covered medical and behavioral health services, including prescription drugs, in a benefit year.

**Preventive care:** Annual screening and lab tests based on your age and gender.

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1. In addition to any deductible and coinsurance, you are responsible for any billed charge that exceeds Anthem’s maximum allowed amount for services provided by an out-of-network provider. For outpatient non-emergency services or surgery at an out-of-network facility, the maximum plan payment amount is $350 per day. For outpatient surgery at an out-of-network ambulatory surgical center, the maximum plan payment amount is $350 per day. For inpatient non-emergency services at an out-of-network facility, the maximum plan payment amount is $600 per day.

2. In-network and out-of-network benefit-year deductibles are separate — what you pay toward one doesn’t count toward the other. UC Medical Center deductibles apply to the Anthem PPO in-network deductible. The deductible and out-of-pocket maximum reset every year on July 1.

3. Not all services provided during a preventive care visit are considered preventive health benefits. For more information about what services are covered, go to [anthem.com/ca](http://anthem.com/ca).

4. An additional copayment of $250 applies if you do not receive preauthorization for out-of-network providers.
Dental Plan

You have the option to see any dentist you want, but you’ll pay less when you visit a Delta Dental PPO (DPPO) in-network dentist, and there’s no deductible to meet. You can also choose to get care from a Delta Dental Premier dentist or an out-of-network dentist, but your costs will be higher and you’ll need to pay the deductible. **UC pays the entire cost of coverage. You pay only the out-of-pocket costs for the care you receive.**

**What You Pay for Dental Care**

<table>
<thead>
<tr>
<th>Area of Interest</th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Out-of-Network Dentist&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendar-year deductible</strong></td>
<td>$0</td>
<td>Self: $50</td>
<td>Self: $50</td>
</tr>
<tr>
<td>The amount you pay for services</td>
<td></td>
<td>Family: $150</td>
<td>Family: $150</td>
</tr>
<tr>
<td>before the plan begins to share</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in the cost for covered services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Calendar-year maximum</strong></td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>The maximum benefit the plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>pays for each member for all</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services combined</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic and preventive care</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Cleanings, exams and X-rays</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic services</strong></td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Anesthesia, root canals, simple</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and surgical extractions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major services</strong></td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Crowns, inlays, veneers, implants,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>bridges</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>50% plus any amount over</td>
<td></td>
<td></td>
</tr>
<tr>
<td>the $1,000 lifetime maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>3</sup> In addition to any deductible and coinsurance, you are responsible for any billed charge that exceeds Delta Dental's maximum allowed amount for services provided by an out-of-network provider.
Vision Plan

Exams and lenses are covered once every 12 months, with a small copayment for each, when you see a Vision Service Plan (VSP) provider. The plan also covers a portion of the cost of contact lenses and frames. **UC pays the entire cost of coverage. You pay only the out-of-pocket costs for the care you receive.**

### What You Pay for Vision Care

<table>
<thead>
<tr>
<th>Area of Interest</th>
<th>VSP Provider</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual eye exam and vision screening (once every 12 months)</td>
<td>$10 copayment</td>
<td>Any amount over the $50 allowance</td>
</tr>
<tr>
<td>Prescription glasses</td>
<td>$25 copayment</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Frames (once every 24 months)</td>
<td>Any amount over the maximum allowance (up to $150 depending on the frame), plus a 20% savings after the allowance</td>
<td>Any amount over the $70 allowance</td>
</tr>
</tbody>
</table>
| Lenses (once every 12 months)     | Included in prescription glasses copayment:  
  - Single-vision, lined bifocal and trifocal lenses  
  - Polycarbonate lenses for covered children  
  - Tints and photochromics  
  - Standard progressive lenses
  Enhancements:  
  - Premium progressive lenses: $80–$90  
  - Custom progressive lenses: $120–$160  
  - Discount of 35%–40% on other lens enhancements | Single-vision: Any amount over the $50 allowance  
Lined bifocal: Any amount over the $75 allowance  
Lined trifocal: Any amount over the $100 allowance  
Progressive lenses: Any amount over the $75 allowance  
Tints: Any amount over the $5 allowance |
| Contact lenses (once every 12 months) | In lieu of frame and lenses:  
  - Fitting and evaluation: Up to $60 copayment  
  - Lenses: Any amount over the $130 allowance | Any amount over the $110 allowance |

### Group Life and Disability Insurance

You’re automatically enrolled in life, accidental death and dismemberment (AD&D), and disability insurance at no cost to you. These plans — administered by Cigna Insurance Company — may pay a cash benefit if you die or become seriously injured.

#### Group Life and AD&D

The group life insurance and AD&D benefit amounts are each $50,000.

#### Short- and Long-Term Disability Program

If you can’t work for 30 continuous days because of a disability, your short-term disability (STD) benefits may pay up to 66.67% of your salary ($1,200 weekly maximum) for up to 22 weeks.

If you are still disabled after 22 weeks, you may be eligible for long-term disability (LTD) benefits that replace up to 66.67% of your salary ($5,000 monthly maximum) until you no longer meet the definition of disabled or you reach Social Security normal retirement age.
Flexible Spending Accounts

Flexible spending accounts (FSAs) allow you to set aside pretax dollars from your paycheck to use toward eligible health care and dependent care expenses. Essentially, you pay yourself back with tax-free money for expenses you’d have anyway, such as for doctor’s office visits and prescriptions, or child care expenses.

There are two accounts to choose from: a Medical FSA, used to pay for health care expenses, and a Dependent Care FSA, used to pay for child care expenses. Both accounts are administered by WEX.

**Residents and fellows who are partially funded on T32 grants received through the UCPay payroll system can make pretax deductions against their UC pay only.** Monthly election amounts cannot exceed your monthly UC pay.

**Medical Flexible Spending Account (FSA)**

The Medical FSA lets you set aside pretax dollars from your paycheck to use for eligible health care expenses, such as:

- Copayments and coinsurance for doctor’s office visits, lab tests, hospital stays and more
- Prescription drugs and over-the-counter medications, like allergy, asthma and cold/flu medicines
- Birthing and Lamaze classes
- Dental and orthodontia treatment
- Vision care, including glasses, contact lenses and more

**Contribution Limits**

In 2021, you can set aside up to $2,062 in your Medical FSA. Consider your health care expenses from previous years to estimate how much you should contribute to your account, and keep this in mind:

- You can enroll as of your program start date, and then file claims incurred on or after the first of the following month.
- The full amount you elect to contribute for the remainder of 2021 will be available to you starting the first of the month following your program start date.
- You have until March 15, 2022, to submit claims for reimbursement of expenses incurred between your plan effective date (usually your program start date) and December 31, 2021.

**Use it or (mostly) lose it!** You can roll over up to $550 each benefit year. Any balance over that amount is forfeited. Carefully plan expenses until December 31, 2021. You may only make changes to your election if you have a qualifying status change.

**Dependent Care FSA**

The Dependent Care FSA lets you set aside pretax dollars from your paycheck to use for eligible out-of-pocket child care expenses, such as day care, after-school programs and day camps for dependents up to the age of 13. It also covers care costs for disabled dependents of any age, including your spouse.

**Contribution Limits**

You can contribute up to $5,000 ($2,500 if married and filing a separate tax return) each benefit year. This maximum limit applies to your entire household, so if you are married or have a domestic partner who also contributes to a Dependent Care FSA, the combined total you both can contribute is $5,000. When considering how much to contribute, keep this in mind:

- You can enroll as of your program start date, and then file claims incurred on or after the first of the following month.
- You can request reimbursement up to your account balance. You will likely need to hold your dependent care expenses and submit them later in the year to build enough money in your account for reimbursement. Or, you can submit all of your dependent care expenses at the end of the benefit year and receive one lump-sum reimbursement.
- You have until March 15, 2022, to submit claims for reimbursement of expenses incurred between your plan effective date (usually your program start date) and December 31, 2021.

**Use it or lose it!** Any money remaining in your account after April 1, 2022, is forfeited. Carefully plan expenses up until December 31, 2021. You may submit claims for eligible expenses incurred through your last day of 2021. You may only make changes to your election if you have a qualifying status change.

Watch a short presentation to learn more about flexible spending accounts at ucresidentbenefits.com > Flexible Spending Accounts.
How to Enroll

You can enroll in your health and insurance benefits beginning June 1, and you have until June 15 to complete your enrollment. You will receive your medical ID card shortly afterward and can begin using your benefits on your program start date.

**HMO Members: Choose a Primary Care Physician**

If you enroll in the Anthem HMO plan, you must choose an Anthem primary care physician (PCP) to coordinate your care. Follow these steps:

1. Go to anthem.com/ca and click on Find Care.
2. Click Guests and choose Medical as the type of care.
3. Choose your state
4. Choose the type of plan: Medical (Employer-Sponsored), and then choose Blue Cross HMO (CACare) – Large Group as the plan/network. Click Continue.
5. Enter your ZIP code and select Physicians & Medical Professionals, then choose a Family/General Practice, Internal Med as the specialty.
6. Enter your ZIP code and choose your distance preference, then click Search.
7. Once you’ve selected a physician, copy the 3- or 6-digit Primary Medical Group/Primary Care Physician code located under the physician’s name. Call the customer service number on the back of your ID card and give them your PCP information.

If you don’t select a PCP, you’ll automatically be assigned one. But you can change your PCP at any time.

**To enroll in health and insurance benefits:**

2. Your temporary username is the first letter of your first name + the first 6 letters of your last name + the last 4 digits of your Social Security number.
3. Example: Username for John Hancock (Social Security number is 123-45-6789) is jhancoc6789.
4. Your password is your birthdate (YYYYMMDD). You’ll be prompted to change your temporary username and password following your initial login.
5. Enroll yourself and dependent(s) in coverage, then add your address and beneficiaries for life insurance benefits. If you select the Anthem HMO plan, choose your primary care physician (PCP) when you enroll. You can choose or change your PCP at any time through Anthem.
6. ID cards: You’ll receive a new ID card from Anthem within 10 days of your effective date. Your program start date (your effective date) is also when your coverage begins. You can view your effective date on PlanSource.

**To enroll in a flexible spending account (FSA):**

Once you are set up in the UCPath payroll system, you can enroll in the FSAs. Visit UCPath > Benefit Enrollment. Click the Open button to make your FSA elections. It may take a few seconds for you to see the FSA options.

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For questions about your benefits or if you need help enrolling, contact your local Graduate Medical Education (GME) office.

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This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the Benefit Plan Summary. If there is a difference between this summary and the Benefit Plan Summary, the Benefit Plan Summary will prevail.
Resources to support you

**Medical/Pharmacy/Behavioral Health**

Anthem
[anthem.com/ca](http://anthem.com/ca)

- **Anthem PPO members** can call toll-free (833) 674-9256, Monday through Friday, 8 a.m. to 8 p.m. PT. Pharmacy representatives are available 24/7.
- **Anthem HMO members** can call toll-free (833) 674-9257, Monday through Friday, 8 a.m. to 8 p.m. PT.

**Virtual Care**

LiveHealth Online
[anthem.com/ca > Log In > LiveHealth Online](http://anthem.com/ca > Log In > LiveHealth Online)
(855) 603-7985

LiveHealth Online Psychology
[anthem.com/ca > Log In > LiveHealth Online > LiveHealth Online Psychology](http://anthem.com/ca > Log In > LiveHealth Online > LiveHealth Online Psychology)
(844) 784-8409
7 a.m. to 11 p.m. (in any time zone)

**Vision**

VSP
[vsp.com](http://vsp.com)
(800) 877-7195

**Dental**

Delta Dental
deltadentalins.com
(800) 765-6003
Download the mobile app from the App Store or Google Play.

**Flexible Spending Accounts**

WEX
[wexinc.com > Products > WEX Benefits Platform > FSA](http://wexinc.com > Products > WEX Benefits Platform > FSA)
(866) 451-3399

**Life and Disability**

Cigna
cigna.com
800-36-CIGNA (800-362-4462)

**Graduate Medical Education (GME) Human Resources**

Sharon Mendonca
(415) 476-6529

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**UNIVERSITY OF CALIFORNIA HEALTHCARE PLAN NOTICE OF PRIVACY PRACTICES—SELF-FUNDED PLANS**

The University of California offers various health care options to its employees, retirees and their eligible family members through the UC Healthcare Plan. Several options are self-funded group health plans for which the University acts as its own insurer and provides funding to pay the claims; these options are referred to as the “Self-Funded Plans.” The Privacy Rule of the federal Health Insurance Portability and Accountability Act of 1996, also known as HIPAA, requires the Self-Funded Plans to make a Notice of Privacy Practices available to plan members. The University of California Healthcare Plan Notice of Privacy Practices—Self-Funded Plans (Notice) describes the uses and disclosure of protected health information, members’ rights and the Self-Funded Plans’ responsibilities with respect to protected health information.

UC’s Self-Funded Plans for 2021 include the UC Resident and Fellow PPO Plan, the UC Resident and Fellow HMO Plan, the Delta Dental PPO and the Vision Service Plan (VSP). A copy of the updated Notice is posted on the [ucresidentbenefits.com](http://ucresidentbenefits.com) website, or you may obtain a paper copy of this Notice by contacting your campus GME office. The Notice was updated to reflect the current health care plan options effective July 1, 2021. If you have questions or for further information regarding this privacy Notice, contact the UC Healthcare Plan HIPAA Privacy Officer at [policyoffice@ucop.edu](mailto:policyoffice@ucop.edu).