

*July 1, 2019–
June 30, 2020*
Benefits Summary



Your UC Health & Insurance Coverage

Learn about the benefits available to you as a resident or fellow.

Coverage for What's Important

Welcome to UC. As a resident or clinical fellow, you can enroll in benefits that provide health and other insurance. This guide provides an overview of the coverage you're eligible for beginning July 1, 2019. For more information, go to ucresidentbenefits.com.



WHO IS COVERED BY THE PLANS?

Active residents or clinical fellows enrolled in the Graduate Medical Education Training program 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.



TO ENROLL IN COVERAGE

New residents: If you want medical, dental and/or vision coverage, you must enroll by June 30. Once you enroll, your benefits will begin on your program start date and automatically continue until the last day of the month in which your contract expires. You're automatically enrolled in life, accident and disability insurance. You'll have the chance to review and make changes to your benefits (including whom you cover) during an open enrollment period each year in June.

Current residents: If you don't do anything, your current benefits will automatically continue through June 30, 2020, covering the same family members that are covered today. Your training program coordinator can provide a summary of the health and insurance plans you and your dependents (if any) are enrolled in.

You'll need to enroll if you want to:

- Add or drop medical, dental and/or vision coverage.
- Enroll or drop dependents from medical, dental and/or vision coverage.
- Change your beneficiaries for life and accident insurance benefits.



COST OF COVERAGE

UC pays the entire cost of coverage for you and your enrolled dependents.



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

Your Coverage Options

Medical Plans

You can choose between two medical plans. Both plans cover services such as preventive care, doctors' 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). **UC pays the entire cost of coverage in the HMO. You pay only the out-of-pocket costs for the care you receive.** You have the option to enroll in the PPO for a small monthly premium (in addition to your out-of-pocket costs for care). To see your cost for PPO coverage, go to ucresidentbenefits.com.

- **Anthem Blue Cross HMO.** You choose a primary care physician (PCP) from a UC Medical Center (UCMC) 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 (UCMC) or Anthem provider.

WHAT YOU PAY FOR MEDICAL CARE

	Anthem PPO			Anthem HMO
	UC Medical Center	Network Provider	Out-of-Network Provider ¹	
Benefit-year deductible² The amount you pay for medical and behavioral health services before the plan begins to share in the cost for covered services	\$0	\$100 Self \$200 Family	\$200 Self \$500 Family	\$0
Out-of-pocket maximum The most you'll pay for covered medical or behavioral health services, including prescription drugs, in a benefit year	\$1,000 Self \$2,000 Family	\$1,000 Self \$2,000 Family	\$2,000 Self \$4,000 Family	\$1,500 Self \$2,500 Family
Preventive care³ Annual screening and lab tests based on your age and gender	\$0	\$0	\$0	\$0
Doctor, specialist and therapist office visits	\$15 copayment	\$15 copayment	30%	\$10 copayment
Virtual care (LiveHealth Online and LiveHealth Online Psychology)	Not applicable	\$15 per visit	Not applicable	\$10 per visit
Urgent care visits	\$15 copayment	\$15 copayment	30%	\$10 copayment
Emergency room visits	\$0	\$100 copayment (waived if admitted)	\$100 copayment (waived if admitted)	\$100 copayment (waived if admitted)
Inpatient hospitalization	\$250 copayment ⁴	10%	30% plus any amount over Anthem's \$600 maximum for non-emergencies	\$0
Prescription drugs: Retail (30-day supply)	<ul style="list-style-type: none"> • \$10 for Tier 1 generic drugs • \$20 for Tier 2 preferred brand drugs • \$40 for Tier 3 non-preferred brand / generic and specialty drugs 	<ul style="list-style-type: none"> • \$10 for Tier 1 generic drugs • \$20 for Tier 2 preferred brand drugs • \$40 for Tier 3 non-preferred brand / generic and specialty drugs <p>You can get 90-day fills at Anthem Retail⁹⁰ pharmacies for 3 times the copay.</p>	50% of the cost (up to \$250 per prescription, retail only)	<ul style="list-style-type: none"> • \$10 for Tier 1 generic drugs • \$20 for Tier 2 preferred brand drugs • \$35 for Tier 3 non-preferred specialty drugs; drugs purchased at non-HMO pharmacies are covered at 50%, up to \$250 per prescription
Prescription drugs: Mail Service (90-day supply)	<ul style="list-style-type: none"> • \$10 for Tier 1 generic drugs • \$30 for Tier 2 preferred brand drugs • \$50 for Tier 3 non-preferred brand / generic and specialty drugs 	<ul style="list-style-type: none"> • \$10 for Tier 1 generic drugs • \$30 for Tier 2 preferred brand drugs • \$50 for Tier 3 non-preferred brand / generic and specialty drugs 	Not covered	<ul style="list-style-type: none"> • \$20 for Tier 1 generic drugs • \$40 for Tier 2 preferred brand drugs • \$70 for Tier 3 non-preferred specialty drugs



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. Visit anthem.com/ca, click on Find a Doctor under the Employers tab.
2. Scroll to Search as a Guest, and click Continue. Select Through My Employer when asked how you get insurance.
3. Select your state and Medical as the type of care you want. Select Blue Cross HMO (CACARE) – Large Group network.
4. Select Doctor/Medical Professional, then Family/General Practice, Internal Medicine or specialty.
5. Enter your ZIP code or city and state. Enter a doctor's name or medical group name.
6. Click Able to Serve as a Primary Care Physician (PCP) and then Search.
7. On the Results page, click on your preferred desired doctor or medical group name. The 3- or 6-digit Primary Medical Group/ Primary Care Physician code is located under PCP ID/ENROLLMENT ID (PAPER/ONLINE).
8. Once you've selected one, 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.

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

	Delta Dental PPO Dentist	Delta Dental Premier Dentist ⁵	Out-of-Network Dentist ⁵
Calendar-year deductible The amount you pay for services before the plan begins to share in the cost for covered services	\$0	\$50 Self \$150 Family	\$50 Self \$150 Family
Calendar-year maximum The maximum benefit the plan will pay for each member for all services combined	\$1,500	\$1,500	\$1,500
Diagnostic and preventive care Cleanings, exams and X-rays	\$0	\$0	\$0
Basic services Anesthesia, root canal, simple and surgical extractions	10%	20%	20%
Major services Crowns, inlays, veneers, implants, bridges	10%	20%	20%
Orthodontia For children and adults	50% plus any amount over the \$1,000 lifetime maximum		



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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.
4. An additional copay of \$250 applies if you do not receive preauthorization for out-of-network providers.
5. 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 copay 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

	VSP Provider	Out-of-Network Provider
Annual eye exam and vision screening (once every 12 months)	\$10 copayment	Any amount over the \$50 allowance
Prescription glasses	\$25 copayment	Not applicable
Frames (once every 24 months)	Any amount over the max allowance (up to \$150 depending on the frame), plus a 20% savings after the allowance	Any amount over the \$70 allowance
Lenses (once every 12 months)	Included in prescription glasses copayment: <ul style="list-style-type: none"> • Single-vision, lined bifocal and trifocal lenses • Polycarbonate lenses for covered children • Tints and photochromics • Standard progressive lenses Enhancements: <ul style="list-style-type: none"> • Premium progressive lenses: \$80–\$90 • Custom progressive lenses: \$120–\$160 Discount of 35%–40% on other lens enhancements	Single: 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: <ul style="list-style-type: none"> • Fitting and evaluation: Up to \$60 copayment • Lenses: Any amount over the \$130 allowance 	Any amount over the \$110 allowance

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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 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 disability or reach Social Security Normal Retirement Age.

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Resources to Support You

Medical/Pharmacy/Behavioral Health

anthem.com/ca

- **Anthem PPO members** can call toll-free (833) 674-9256, Monday through Friday, 8:00 a.m. to 8:00 p.m. (Pacific). Pharmacy representatives are available 24/7.
- **Anthem HMO members** can call toll-free (833) 674-9257, Monday through Friday, 8:00 a.m. to 8:00 p.m. (Pacific).

Dental

Delta Dental
deltadentalins.com
(800) 765-6003

Download the mobile app from the App Store or Google Play.

Virtual Care

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

LiveHealth Online Psychology
anthem.com/ca > [Member Log In](#) > [LiveHealth Online](#)
> [LiveHealth Online Psychology](#)
(844) 784-8409
7:00 a.m. to 11:00 p.m. (in any time zone)

Life and Disability

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

Vision

VSP
vsp.com
(800) 877-7195

Graduate Medical Education (GME) Human Resources

Jennifer Rodriguez
(951) 827-7795



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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 2019 include: UC Resident and Fellow PPO Plan, UC Resident and Fellow HMO Plan, Delta Dental PPO and Vision Service Plan (VSP). A copy of the updated Notice is posted on the 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, 2018. If you have questions or for further information regarding this privacy Notice, contact the UC Healthcare Plan HIPAA Privacy Officer at policyoffice@ucop.edu.