

## CORE Benefits Package

UC's CORE benefits package includes; CORE Medical, CORE Life and Business Travel Accident, all paid for by UC.

Additionally, participants can also choose to enroll in the Legal Plan, Accidental Death & Dismemberment (AD&D), Family Care Resources, Health Flexible Spending Account (Health FSA) and Dependent Care Flexible Spending Account (DepCare FSA).

Program	Plan Features	Your Monthly Premium	Your Cost for Services	Plan Benefits People Who:
CORE Medical	<p>High deductible medical plan</p> <p>You can choose any doctor or hospital you wish, worldwide, but Blue Shield PPO network providers cost less</p> <p>Preventive care from in-network providers is covered at 100% without the need to meet your deductible</p> <p>For all other services and prescriptions, you pay 100% of the cost until you pay the \$3000 deductible (applies to both in-network and out-of-network providers)</p> <p>Once you meet the deductible, you pay 20%</p> <p>Annual out-of-pocket maximums (\$6,350 individual, \$12,700 family) limit what you pay. If you reach the annual maximum, the plan pays 100% of your medical and prescription drug costs for the rest of the year</p> <p>Behavioral health services are provided by Blue Shield network providers</p> <p>For more information, see <a href="http://blueshieldca.com/uc">blueshieldca.com/uc</a> and <a href="http://ucal.us/coreplan">ucal.us/coreplan</a>.</p>	Paid 100% by UC	<p>Medical, prescriptions &amp; behavioral health</p> <p>You pay a \$3,000 deductible. After the deductible, you pay 20% of the expenses.</p> <p>Annual out-of-pocket maximum of \$6,350 for an individual and \$12,700 for family</p>	<p>Want to pay no monthly premium</p> <p>Want protection for catastrophic care that fulfills the ACA's "individual mandate" requirement</p> <p>Are willing to risk incurring high out-of-pocket costs</p> <p>Want direct access to all providers without need for referrals</p>
CORE Life	\$5,000 of life insurance coverage, with benefits paid to your beneficiaries, if you die while employed or on paid leave, or during the first four months of approved leave without pay or temporary layoff	Paid 100% by UC	N/A	You are enrolled automatically.
Accidental Death & Dismemberment (AD&D)	Provides up to \$500,000 protection for employee and family accidental death, loss of limb, sight, speech or hearing, or for complete and irreversible paralysis	Varies based on who is covered and amount of coverage	N/A	Want protection against the risk of an unforeseen accident causing death or serious injury
Legal Plan	Provides basic legal assistance for consultation, representation, domestic, consumer and limited defensive legal services	Varies based on who is covered	No charge for most services	Want legal services for no cost or a discounted fee
Business Travel Accident	Provides up to \$500,000 of coverage when an employee travels on official UC business worldwide 24 hours a day for a variety of accidents and incidents	Paid 100% by UC	N/A	Travel on official UC business
Health Flexible Spending Account (Health FSA)	Allows you to pay for eligible health out-of-pocket expenses on a pretax basis. As a result, your salary is reduced before taxes are assessed, and you pay less in taxes	Varies based on your annual election up to \$2,550	You elect how much to contribute annually	Would like to reduce their taxable income on eligible health expenses
Dependent Care Flexible Spending Account (DepCare FSA)	Allows you to pay for eligible expenses for care of your child or eligible adult dependent on a pretax basis. As a result, your salary is reduced before taxes are assessed, and you pay less in taxes	Varies based on your annual election up to \$5,000	You elect how much to contribute annually	Would like to reduce their taxable income on eligible dependent care expenses

## **CORE BENEFITS PACKAGE FAQ**

### **1. Do Core Benefits cover my spouse and children?**

Under UC's rules, your legal spouse/domestic partner, as well as your children (biological, adopted, stepchildren or children of a domestic partner) may be covered in your plan. Grandchildren, step-grandchildren, domestic partner's grandchildren and legal wards may also qualify for coverage. You can review the specifics for dependents by reviewing the *Group Insurance Eligibility Fact Sheet for Employees* at [ucal.us/eeeligibilityfacts](http://ucal.us/eeeligibilityfacts).

### **2. I already have medical coverage. If Core Medical doesn't cost me anything, why would I not enroll?**

Core Medical is designed to provide you coverage in case of an unexpected large medical expense. While there is choice of providers, healthcare facilities and hospitals, there is a \$3,000 deductible and a 20% co-insurance before any benefits are payable for eligible services, except for preventive care which is covered 100% with no deductible. As the primary medical plan, Core Medical will be billed first. Expenses will be applied until you have reached the \$3,000 deductible for Core Medical. Even if you haven't yet met your deductible, after Core Medical has processed the claim, it can be sent to your secondary insurance. The secondary insurance will need an "Explanation of Benefits" from Core Medical that describes how much Core Medical paid toward the expenses. The secondary plan will then process the claim using its benefit rules. You must contact your secondary plan to clarify how it will process your claim. Ask for information about "Coordination of Benefits."

If you currently have other health insurance coverage, please consider your options before making a decision to enroll in Core Medical.

### **3. Where can I review my Core benefit options?**

You can read more online at [ucal.us/benefitseligibility](http://ucal.us/benefitseligibility).

### **4. How do I enroll in the Core benefits package?**

AYS Online or UCPath (UCOP employees only) are the enrollment portals for UC employees. Log in by clicking on the link found on [ucnet.universityofcalifornia.edu](http://ucnet.universityofcalifornia.edu). You will have a 31-day period of initial eligibility (PIE) beginning the day you are first eligible in which to enroll. Please note that At Your Service Online will be unavailable through January 5, 2016 and will re-open on January 6, 2016 for enrollment.

### **5. Once I enroll in Core benefits, can I drop coverage?**

Coverage in Core Medical, Legal, and AD&D may be cancelled prospectively at any time. Participation in the Health FSA or DepCare FSA is elected annually and cannot be changed unless you have a qualifying change event. Coverage in Core Life and Business Travel Accident insurance is automatic and may not be dropped. You can review the eligibility rules online at [ucal.us/eeeligibilityfacts](http://ucal.us/eeeligibilityfacts).

### **6. If I choose not to enroll in Core Medical, can I still get coverage to satisfy my ACA individual mandate?**

You will satisfy the ACA individual coverage mandate if you have coverage under another medical plan that provides "minimum essential coverage." This may be coverage under the plan of your spouse, domestic partner or parent or, if you are a UC student, coverage under your campus Student Health Insurance Plan. Also, you may enroll in individual coverage, including coverage offered through the state or federal marketplaces (e.g., CoveredCA.com or HealthCare.gov), but because UC has offered you coverage, you would not be eligible for a premium tax credit for that coverage.