

Maximum Health Plan Contribution History – UC and PERS

Date	Single	PERS Single	Two-Party	PERS Two-Party	Family	PERS Family
1-1-62	\$5					
10-1-63	6					
12-1-68	8					
8-1-70	10					
8-1-71	12					
8-1-72	14					
9-1-72	16					
8-1-74*	19		\$33		\$41	
4-1-75	21		36		46	
8-1-75	22		37		47	
4-1-76	29		49		60	
8-1-77	32		53		66	
8-1-78	38		72		92	
8-1-79	43		79		102	
8-1-80	49		90		117	
8-1-81	58		107		138	
8-1-82	71	\$71	133	\$133	168	\$168
8-1-83	88	76	160	148	191	185
1984**	101	86	214	167	282	209
1985	136	85	279	158	366	211
1986	114	88	237	163	312	211
1987	128	92	263	174	346	233
1988	145	110	296	206	388	268
1989	184	136	365	255	468	322
1990	208	157	391	292	505	367
1991	208	157	391	292	505	367
1992	208	174	391	323	505	410
1993	208	174	391	323	505	410
1994	156	174	316	323	417	410
1995	137	174	281	323	382	410
1996	130	174	267	323	362	410
1997	134	174	275	323	373	410
1998	139	174	285	323	386	410
1999	146	174	299	323	405	410
2000***	176/143	174	369/294	332	476/399	432
2001	191/158	174	402/332	346	517/426	452
2002	208/176	190	437/370	378	563/475	494
2003****	254/200	226	457/360(a) 533/420(b)	450	736/580	589
2004†	216/308	331(y) 300(z)	389/555(a) 441/634(b)	621(y) 582(z)	614/881	780(y) 756(z)
2005	255/352	362(y) 327(z)	460/633(a) 510/726(b)	679(y) 633(z)	722/1007	858(y) 824(z)

Note:

Dates before 8-1-70 may be either effective date of earnings or of change. Dates 8-1-70 and later are first premium to which contribution applies.

* Berryhill Act—beginning of 3-tier contributions.

** Beginning with 1984, UC contributions are effective 1-1 and PERS effective 8-1.

*** Beginning with 2000, due to risk adjustment, highest and lowest UC Contributions shown.

**** Beginning with 2003, 4 tier rating introduced. Two party consists of Adult + Child(ren) (a) or 2 Adults (b). Additionally, employees with full-time salary rate of \$40,000 and under receive a transitional allowance: Single:\$8; Adult + Child(ren); \$14.40; Two Adults; \$16.80; Family \$23.20.

Note:

PERS contribution levels differ between groups beginning with the 8-1-91 contract year. For contributions in years prior to 1/1/04, the annual levels listed above are derived from various represented and non-represented PERS groups, based on available data and closest comparison to UC population.

† Beginning 1-1-2004, levels shown are for: (y) – active represented and non-represented CSU employees (excluding Unit 6); and (z) – active represented State clerical employees. Represented State clerical employees' contribution levels include health, dental, and vision.

Los Alamos National Laboratory

01-01-90 Maximums based on weighted average of Lab plans. Lab contribution cannot be greater than University-wide contribution and, when lab weighted average reaches/exceeds University-wide amounts, the lab will be permanently returned to the University-wide maximums.

Single		Two-Party	Family
01-01-90	\$166	\$306	\$359
01-01-91	171	311	376
01-01-92	193	350	426
01-01-93	194	356	433
01-01-94	LANL returns to University-wide formula		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
1-1-62	<p>Plans = Blue Cross/Blue Shield (New Mexico), Kaiser North and South, Equitable Basic and Major, Equitable Comprehensive, Ross-Loos</p> <p>Employees and annuitants may enroll</p> <p>Children under 19, under 23 and full-time students, covered</p>		<p>Group Life added for employees:</p> <p>Under \$6,000 annual earnings = \$2,000</p> <p>\$6000 + annual earnings = 1X salary</p> <p>5% per year reduction beginning age 55</p> <p>“BASE”=\$2,000 for those under \$6,000 annual earnings “BASE”=salary for those earnings \$6,000 or more/year</p>			
1964			<p>AD&D added:</p> <p>\$10,000-\$100,000 coverage for employees only</p>			
1-1-64			<p>Life: added 2x salary plan for \$6,000+ earnings</p>	<p>LTD added to life plans (pays 75% of policy value up to maximums)</p> <p>6-month waiting period</p> <p>Disability before age 60</p> <p>Premium waiver (only benefit for disability between 60-65)</p> <p>Under \$6,000 annual earnings = \$35.70/month for 5 years</p> <p>\$6,000+ annual earnings = \$9.39/month /\$1000 coverage for 10 years</p> <p>Maximums: \$187.80/month for 1x base salary; \$375.60/month for 2x base</p>		
1-1-65	<p>Medicare supplement plans added (Medicare enacted)</p>		<p>Life: Under \$6,000 annual earnings = \$2,000 or \$4,000 plan (2x base of \$2,000) 15% “free” insurance added to life</p>	<p>LTD under life plans improved: 1x base=15% up to \$500/month; 2x base = 30% up to</p>		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
			plans	<p>\$1,000/month; Under \$6,000 earnings = benefits for 5 years; \$6,000+ = benefits to age 65</p> <p>Payment periods same as above</p> <p>2/3 cap on benefits in coordination with other disability plans</p> <p>1 year enrollment in life plan required before LTD in effect</p> <p>6-month return to work required for successive disabilities</p> <p>LTD benefits paid reduce life insurance amount</p>		
1-1-66			<p>Dependent Life added</p> <p>Spouse covered for \$1,000</p> <p>Children 2 weeks to age 5 covered in stepped amounts from \$100-\$1,000. Children over 5 covered for \$1,000.</p> <p>Children covered to age 19, 21 if full-time students</p> <p>Coverage reduces 5%/year when employee reaches age 55</p>			
12-1-66				<p>STD added. 70% up to \$1,000/month for 1 year. Pregnancy excluded</p>		
1-1-68	Blue Cross/Blue Shield = children covered to age 21, 23 if students. Other plans = children covered to age 23		<p>“Free” insurance increased to 20% from 15%</p> <p>Dependent life stepped amounts ended; children older than 2 weeks covered for \$1,000</p>	<p>LTD increased:</p> <p>LTD benefits no longer reduce life insurance amounts</p> <p>LTD benefit: 1x base amount = 25% of earnings or \$500/month;</p>		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
				<p>2x base amount = 50% of earnings or \$1,000/month</p> <p>STD requirement to use sick leave added</p>		
1-1-69			<p>Age reduction changed to 10%/year starting at age 60 (From 5% at age 55)</p> <p>Base amount for under \$6,000 earnings = salary (instead of \$2,000)</p>	<p>LTD under life plans paid to age 65 for under \$6,000 earnings</p> <p>LTD requires use of all accrued sick leave, extended sick leave (vacation excluded)</p>		
1-1-70			<p>AD&D increased to \$2,000,000 maximum; LTD & dismemberment benefits added; family plan added (spouse covered for 40% or 50%; children for 5%). Children covered from 30 days to age 19, 23 if full-time students.</p> <p>Flat \$2,000 employee-paid life without LTD added</p>	LTD added to AD&D – payout of policy value over 10 years	Auto insurance by payroll deduction added; guaranteed renewal (California Casualty)	
7-1-70					<u>Auto</u> : Provision for recourse panels added	
1-1-71	<p>Blue Shield cancelled; Blue Cross assumes medical coverage</p> <p>Major medical supplement to Kaiser added (Equitable)</p>		3x plan added; same LTD as 2x; “free” insurance based on 2x amount		<u>Auto</u> : Guaranteed renewal ended for those enrolling after this date; 5 year renewals offered	
1972	Blue Cross covers children to age 23 without student requirement		Dependent life increased to \$1,500 from \$1,000 for 1x, 2x, 3x EE-paid life plans	STD maximum increased to \$1,500/month	<u>Auto</u> : 5 year renewals ended for those enrolling after this date	
1-1-73			“Free” insurance reduced to 15% from 20%			
10-1-74	Irvine acquires county hospital. OCERS members who retire with UC health plans get contributions from OCERS towards net medical plan costs:					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	\$22 – 10 years OCERS service; \$33 – 15 OCERS service; \$44 – 20 years OCERS service;					
1-1-76			Dependent life extended to children age 21, 23 for full-time students			
1-1-77	Contracts negotiated for 5 months (medical, dental, life, AD&D, and disability); transfer to August-July contracts 8-1-77					
8-1-77	Beginning of August-July contract year for welfare plans		“Free” 15% insurance applied to full 3x amount Dependent coverage begins after 24 hours instead of 2 weeks	NDI A & B added; UC paid = \$3/month STD supplements NDI		
11-77				STD open enrollment		
1-1-78	Medicare Part B refund added California Medical Group added as Santa Barbara HMO					
7-1-78				UC NDI contribution increased to \$4.50/month (from \$3)		
1-1-79	Foundation added as Davis HMO					
4-29-79	Maternity-related benefits payable on same basis as other illnesses					
4-79				NDI/STD coverage for pregnancy-related disability added		
8-1-79	Rockridge added as HMO for San Francisco, Berkeley, LLNL, LBNL Equitable base/major program frozen to new enrollment			LTD maximums increased to \$750/month for 1x; \$1,500/month for 2x		
10-1-79						Management Program added – 2%

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
						contribution <u>Option 1:</u> Paid in the following order as long as funds available: <ul style="list-style-type: none"> • Life insurance premium up to \$39,000 coverage; • Net medical premiums; • Short-term Disability premium; • Tax-Deferred Annuity program (fixed, equity, or variable bond) <u>Option 2:</u> Paid to one of the following Tax-Deferred Annuity Programs: <ul style="list-style-type: none"> • Fixed; • Equity; or • Variable bond
11-79				STD open enrollment		
1-1-80	Prudential assumes Equitable contracts after open bid		Age reductions frozen at 30% of plan value Prudential assumes Equitable contract after open bid	Prudential assumes Equitable contracts after open bid STD maximum increased to \$2,000 from \$1,500/month		
8-1-80	Voluntary Second Opinion Surgical Program added to Prudential Prudential and Blue Cross of California convert from conventionally insured plans to minimum plans (MPP)					
10-1-80						Management contribution increased to 2.5% from 2%
1-1-81	Health Net added at Santa Barbara HSP Pilot program at San Diego Medical Center. Hospital accepts Prudential payments for UC employees as payment-in-full		Business Travel Accident Insurance added - \$100,000 <u>Life:</u> 4x plan added <u>Life:</u> 10% age reductions ended; full coverage restored <u>Life:</u> "Free" insurance ended			

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
7-1-81						Management contribution increased to 3% from 2.5%
1-1-82	<p>HEALS added as HMO for San Francisco, Berkeley, LLNL, LBNL</p> <p>Health Net expanded to Irvine, Riverside, San Diego</p>	<p>Dental plans added: Aetna (fee-for-service), Safeguard (pre paid), Employers' Dental Service (New Mexico only)</p> <p>Faculty given dental alternative option; contribution towards benefits rather than a dental plan; single \$7.50, two-party \$15.00, family \$24.00</p> <p>Options same as management contribution with AD&D added</p> <p><u>Option 1:</u> Paid in the following order as long as funds available:</p> <ul style="list-style-type: none"> • Life insurance premium up to \$45,000 coverage; • Net medical premium; • AD&D premium; • Short-Term Disability premium; • Tax-Deferred Annuity program (fixed, equity, or variable bond) <p><u>Option II:</u> Paid to one of the following Tax-Deferred Annuity Programs:</p> <ul style="list-style-type: none"> • Fixed; • Equity; or • Variable bond 	AD&D adds modified family plan: employee and children only			
5-17 to 6-25-82	Open Enrollment; effective date 8-1-82					
7-6 to 7-16-82	Special Exception period for open enrollment; health plan transfers only					
8-1-82	INA withdraws from Santa Barbara					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	Foundation added LLNL in service area First Farwest added at Santa Cruz					
1-1-83			Life: flat \$2,000 increased to \$5,000 Dependent Life increased to \$2,500 for those in \$5,000 plan; \$5,000 for those in 1x, 2x, 3x, 4x			
7-1-83	HSP program added at Irvine – hospital waives part of Prudential copays/deductibles					
8-1-83	Plan negotiated for 5 months; return to calendar year contract 1/84	Plans negotiated for 17 months; return to calendar year contract 1/85 Fee-for-service plan transferred to California Dental Service (from Aetna) – benefits reduced Denticare replaces EDS at New Mexico Faculty Dental Alternative increased by \$0.50: Single = \$8; Two-party = \$15.50; Family = \$24.50	Plans negotiated for 5 months; Return to calendar year contract 1/84	Plans negotiated for 5 months; Return to calendar year contract 1/84		Insurance Tax-Savings Plan added for pretax payment of health, STD, life, AD&D net premiums. Employees automatically enrolled unless they withdraw
9-1-83	Medicare made secondary coverage for employees age 65-69 (TEFRA) and their spouses who are 65-69 HSP program added at UCLA; hospital waives part of Prudential copays/deductibles (BruinCare)					
10-1-83	UC adds PruNet at Santa Barbara – PPO pilot					
11-83		Open enrollment for dental and vision alternative				Partial TSP withdrawals allowed: STD only/STD and life. (LLNL also allows withdrawal for life only)

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
1-1-84	<p>ALL PLANS RETURN TO CALENDAR YEAR CONTRACTS</p> <p>Blue Cross cancelled; Pru assumes contracts after open bid</p> <p>HealthAmerica buys Rockridge</p> <p>TakeCare available at Santa Cruz</p> <p>Prudential Low Option plan added</p> <p>Mandatory Second Opinion Surgical Program/Hospital Pre-Admission Review Program added to Prudential plans (annuitants exempt)</p> <p>LANL Blue Cross/Blue Shield plan converted to TPA; Glen Slaughter has TPA contract</p>		<p>AD&D added to benefits payable by Management Contribution and Dental Alternative (Option I)</p>			<p>AD&D added to benefits payable by Management Contribution (Option I)</p>
2-1-84	<p>Ross-Loos added at San Diego</p> <p>TakeCare added at LLNL for Modesto/Turlock employees</p>					
4-1-84					<p>Homeowner/Renter insurance added by payroll deduction (California Casualty)</p>	
7-1-84			<p>\$5,000 UC-paid life added for UCRP members. Matches \$5,000 benefit available to PERS members through their retirement plan</p>			
1-1-85	<p>Medicare becomes secondary to UC plan for all spouses age 65-69 regardless of employee age (DEFRA)</p> <p>Prudential assumes LANL TPA coverage; Glen Slaughter retains TPA contract</p> <p>Prudential adds PPO to High Option plan</p>	<p>Option I eliminated for faculty dental alternative; contribution paid to Voluntary Contribution Plan</p> <p>Faculty dental alternative increases: single = \$8.70; two-party - \$16.20; family = \$25.20</p>	<p>AD&D – spouse age limit removed; modified child(ren) only plan added</p> <p>Imputed income on employee-paid life premiums because rates for some age groups above Section 79 table, others below. Reported as “other income” on year-end W-2 forms. Affects employees 55 and older with higher coverage amounts</p>	<p><u>LTD</u>: Required 1-year enrollment in life/disability plan ends; 1-year preexisting condition requirement added</p>		<p>Option I eliminated; contributions paid to Voluntary Contribution Plan</p>

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
7-1-85		<u>Dental</u> : Increased benefit for Xrays (to 100% from 75%), periodontal cleaning covered; covered cleanings increase from 2 to 3 per year				
11-1-85		Dental insurance added to plans available for enrollment during open period	Final open enrollment; future enrollments during PIE or by approved Statement of Health only	LTD final open enrollment; enrollments allowed during PIE or by approved Statement of Health only. No more transfers from NDI-B to A with STD enrollment during open period. All B to A transfers, STD enrollments after PIE subject to Statement of Health		
1-1-86	<p>COBRA begins for medical and dental plans</p> <p>University contribution reduced due to Prudential price reduction</p> <p>Aetna Health Plan (Dayton, Ohio) cancelled</p> <p>HMOs (Lovelace, Health Dimensions) added to LANL</p> <p>TakeCare extended to LLNL</p> <p>Blue Shield replaces Prudential High Option at Davis; experiment to determine effect on Medical Center revenue</p>		<p>LTD unbundled from employee-paid life.</p> <p>Employee-paid life rates reduced/restructured to end imputed income; rate for all ages below Section 79 rates. New "under 30" age bracket added</p> <p>UC-paid life increased from \$5,000 to 1x annual salary (\$50,000 maximum). Amount based on salary, percent appointment on January 1. PERS members covered for this amount minus \$5,000 PERS benefit. Departmental charge increased to \$4/person (from \$1.35)</p>	<p>LTD separate plan. Retirement plan membership required for eligibility. (Employees currently enrolled without retirement plan grandfathered)</p> <p>NDI-A benefit increased to 55%, maximum \$800/month (\$184.62/week) from 50%, maximum \$541.67/month (\$125/week)</p> <p>NDI-B benefit maximum increased to \$5,000/month (\$1,153.85/week) from \$2,000/month (\$461.53/week)</p> <p>Departmental charge increased to \$5.62/person (from \$4.50)</p>	<p><u>Auto</u>: 8% average rate increase for auto/home (3% North; 14% South)</p> <p>Two-tier rate structure implemented on auto/home, preferred and standard. Give "good" risks better rates</p>	<p>Name changed from Tax-Savings Plan to Tax Savings on Insurance Premiums (TIP) Program</p> <p>Life insurance removed from TIP since UC-paid life increased to maximum tax-exempt limit</p> <p>STD, LTD removed from TIP to eliminate income tax on benefits</p> <p>Tax-sheltered spending account for dependent care expenses added (DepCare). Expenses for children, disabled dependents, parents, etc. eligible. \$11,800 maximum annual salary reduction</p>
6-86	Maxicare buys HealthAmerica					
7-1-86				<p>LTD benefits increase. 25% plan maximum is \$1,786; 50% plan maximum is \$3,572. Maximum salary premiums affect is \$7,143</p> <p>STD 15-day waiting period reduced to 7 days. Maximum benefit increased to \$5,000</p>		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
				TD and LTD coverage ends January 1 on/after age 70		
1-1-87	<p>Effective date of welfare plan coverage Option I (date of receipt of form) and Option II (first of following month) eliminated</p> <p>Coverage is effective date form is received; first partial month's premium is waived</p> <p><u>Medical, Dental, Vision, and AD&D:</u> New hires may enroll overage handicapped children on same basis as continuing employees</p> <p>Prudential plan are self-insured, rather than MPP</p> <p>14 MU codes reduced to 9</p> <p>6 HealthNet rates and 2 TakeCare rates consolidated into single rate per plan</p> <p>Prudential Major Medical Supplement to Kaiser cancelled</p> <p>Coverage for frames/lenses deleted from Health/America</p> <p>Cigna buys Roos-Loos</p> <p>Proposed freeze on HEALS enrollments cancelled</p> <p>HealthNet installed at San Francisco</p> <p>Foundation expanded to Fresno</p> <p>HealthAmerica expands in Contra Costa County</p> <p>Kaiser North expands to Fresno and Stockton</p> <p>Pru High and Low Option plans discontinued at LANL</p>	<p><u>Dental:</u> Faculty alternative expanded to all eligible employees; flat \$29 amount to 403(b) Plan. Retiring faculty no longer able to transfer from alternative to dental plan at retirement</p> <p>CDS changes name to Delta Dental</p> <p>Dental rates are a composite; 3-tier rate retained for LWOP</p> <p><u>Vision:</u> Plan added. Flat \$8 alternative contribution to 403(b) Savings Plan available to all eligible employees</p> <p>COBRA applies</p>	<p>Flat \$5,000 EE life increased to \$10,000. Dependent life \$2,500 option deleted; single \$5,000 plan offered</p> <p>Age 70 age limit removed from AD&D</p>	<p>Age 70 age limit removed from STD</p>		<p>MedPlus begins. \$2,400 maximum annual salary reduction</p> <p>DepCare maximum annual salary reduction lowered to \$5,000 from \$11,800 based on federal cap</p>
4-1-87				LTD coverage during furlough/LWOP eliminated		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
				retroactively to 7-1-86 LTD disability definition changed from "any occupation" to "own occupation" 1 st year; "any occupation" thereafter to parallel UCRP		
8-87	Foundation buys Health Dimensions (New Mexico)					
1-1-88	Statement of Health may be submitted at any time, not just between PIE and 1 st OEP Adopted children eligible when physical custody begins, not just legal custody HealthNet offered at Davis Kaiser South expands to Bakersfield Prudential plans specifically exclude in vitro, TMJ, artificial insemination and radial keratotomy since procedures no longer experimental	<u>Dental:</u> PMI replaces Safeguard & Denticare (NM) after open bid Dental alternative reduced to \$25 from \$29 <u>Vision:</u> Renamed "Optical" <u>Both:</u> Adopted children eligible when physical custody begins, not just legal custody	Age brackets for 65-69 and 70+ replace 65+ rates on EE life Employees with family status changes (marriage, addition of eligible child) have PIE to add/increase EE life	Plan names changed: NDIA = UC-paid TD, standard; NDIB = UC-paid TD, delayed Age brackets for 65-69 and 70+ replace 65+ rates EETD: dual rate tables for salary over/ under \$1,454 deleted; single rate for salary to \$7,143	<u>Legal:</u> Plan offered to employees, eligible family. Employee-paid	DepCare & MedPlus amounts excluded from UI wage base TIP amounts excluded from FICA and UI wage base
7-1-88			Executive Life plan added. 2x salary for grades X to B; 3x, grades C to E. Imputed income on premiums. Execs may opt out	1-year salary continuance; automatic medical separation added for execs (Personnel program)		
1-1-89	BELI CODES ADDED TO PAYROLL TO IDENTIFY ELIGIBILITY LEVELS: 1 (full career), 2 and 3 (limited career), 4 (Core), 5 (ineligible), 6 (student), 7 (per diem), 8 (by agreement), 9 (without salary) Continuing minimum appointment/average regular paid time requirements added (except for EE-paid life, legal, DepCare, and auto insurance). Deenrollment required if minimums not met Cigna frozen to new enrollment HealthNet service area expands into central valley and northern California Maxicare cancelled Prudential Low Option cancelled	<u>Dental:</u> Composite rate structure becomes 3-tiered Adult ortho reduced to \$500 from \$1,500. Adults are defined as 23 or older <u>Vision:</u> Materials deductible increased from \$10 to \$25.	Flat \$5,000 UC-paid life added for employees with BELI codes 2, 3, or 4 AD&D eligibility matched to health plan eligibility Dependent Life requirement for EE-paid life removed for those with UC	TD benefits based on salary 1 calendar month before disability rather than 3-month average LTD: 25% option ends. Benefits for 50% plan based on salary 1 calendar month before disability rather than 12 month average ("final" salary definition)		Management 3% contribution ends; rolled into salary

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>Prudential assumes claims handling for Los Alamos Health Care Plan; GS&A contract cancelled</p> <p>Foundation OV, ER, and Rx copays increased</p> <p>HEALS ER and Rx copays increased</p> <p>HealthNet Er and Rx copays increased</p> <p>Lovelace Rx increased</p> <p>Prudential High stop-loss goes from \$1,160 to \$2,160</p> <p>Kaiser South goes to Medicare Risk</p> <p>Los Alamos Health Care Plan becomes self-insured (rather than MPP)</p> <p>Congress enacts Medicare Catastrophic Coverage Act of 1988</p>	<p>Tinted and photochromatic lenses covered</p> <p><u>Both:</u> Alternatives end</p>	<p>Career or Executive Life</p> <p>Executives who lost dependent life coverage when they opted out of EE-paid life allowed to reenroll retroactively to July 1, 1988 without retro premium charge</p> <p>American Home retains AD&D through open bid</p>	<p>LTD: added 2-year limit on mental health disability unless continuously hospitalized</p>		
3-1-89	<p>Systems for deriving/inputting BELI codes, deenrolling employees and producing compliance reports in place at most locations. UCLA comes up April 1</p> <p>Core level eligibility established; automatic family enrollment; composite rate. Employees may opt out. Core medical added</p> <p>First Farwest fails; replaced by Prudential High Option.</p> <p>QualMed buys Foundation (New Mexico)</p>	<p><u>Both:</u> Single-party default (to Delta Dental for dental plan); employees may opt out</p>	<p>Core level eligibility established for UC life, AD&D</p> <p>Core life added. Core employees eligible for AD&D</p>			<p>MedPlus offered to Core eligible employees</p>
5-89	<p>Section 89 repealed; former Federal discrimination rules apply. UC retains continuing eligibility and monitoring rules</p>					
1-1-90	<p>Graduated eligibility for annuitant medical and dental; 10 years = 50%; 20 years= 100% of maximum UC contribution</p>			<p>LTD rider for sabbaticals & professional leaves added.</p>		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>Congress repeals Medicare Catastrophic Act of 1988</p> <p>COBRA extends coverage for disabled from 18-29 months</p> <p>Davis, Santa Barbara, LANL annuitants may no longer choose Prudential High Option. Davis annuitants may transfer to Blue Shield or Core.</p> <p>Santa Barbara annuitants may transfer to PruNet</p> <p>Davis/Santa Barbara annuitants already in Prudential High Option may remain. LANL annuitants transferred to Los Alamos Health Care Plan</p> <p>LANL begins ER contribution levels based on formula applied to LANL plans, not California plans; creates lower UC contribution (LANL request due to budget issues)</p> <p>Cigna freeze on new enrollments continues</p> <p>HEALS – Berkeley Student Health Center becomes provider</p> <p>HealthNet added at Santa Cruz</p> <p>Health Plan of Nevada goes to Medicare Risk contract</p> <p>Kaiser North/South begin Adjusted Community Rating (ACR)</p> <p>Kaiser North/South Rx copay increases from \$1 to \$5</p> <p>Santa Barbara PruNet & Prudential High Option members have UCLA BruinCare</p> <p>Prudential High Option deductible carryover ends</p>					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>All Prudential plans have 1-year preexisting condition limit added for new hires</p> <p>TakeCare expanded to Northern California</p>					
3-1-90						MedPlus terminates
4-1-90			<p>EE life rate changes due to Table 1 revisions, avoids imputed income. Rates for 65-69, 70+ increased above Table 1 levels</p>			
7-1-90	<p>UCSF acquires Mount Zion; Mt. Zion employees enter UC welfare plans with waiver on preexisting condition exclusion in medical plans; deductibles/stop-loss carryovers.</p>		<p>Accelerated Death Benefit or "Living Needs" added to EE-paid life. 25% of value or \$50,000 maximum</p>			
8-1-90	<p>Core family default changed to single-party default prospectively; composite rate changed to 3-tier rate; rates reduced by 50%</p>					
12-90	<p>QualMed acquires HEALS</p>					
1-1-91	<p>PIE changed to 31 days from eligibility, rather than end of following month. Effective dates of coverage retroactive to eligibility date; first full or partial month premium waved</p>					
	<p>UC contribution frozen at 1990 level (\$208, \$391, \$505)</p> <p>Cigna cancelled</p> <p>Foundation expands</p> <p>UC Care added; redesigned PPO option (not offered at Davis, Santa Barbara, or LANL). Offered to CA residents only. Pre-existing condition limit applies to new members, not only new hires. Time in another UC plan counted towards 1 year. Basic plan is ASO, Lifelink is EPO for SA/MH</p>	<p><u>Dental</u>: PMI discontinued at Los Alamos</p>	<p>Paralysis and seatbelt/airbag provisions added to AD&D</p> <p>\$300,000 and \$400,000 options added to AD&D</p> <p>Expanded dependent life plan added: 50% of EE or executive life amount for spouse (\$22,000 maximum); \$10,000 per child. November 1990 OEP for Expanded plan. \$5,000 dependent life becomes "basic" plan; employees may be covered either as family members or employees, instead of</p>	<p>TD return to work requirement before starting a new 52-week entitlement increased from 2 to 4 weeks</p>	<p>Annual OEP for legal plan instituted</p>	

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>benefits. Irvine and Los Angeles modify HSP programs due to introduction of UC Care (reduced waivers on copay/deductibles); San Diego continues full waivers except for UC Care \$50 deductible on emergency room</p> <p>Freedom Plan added at Santa Barbara</p>		<p>being limited to EE life</p> <p>EE-paid flat \$10,000 increased to flat \$20,000</p>			
2-1-91	Prudential High Option cancelled at Santa Barbara					
3-1-91	Core rates reduced by 50%		Worldwide terrorism rider added to AD&D			
7-1-91	Annuitants and family members eligible for Medicare on/after this date required to enroll or an offsetting fee is assessed					
1-1-92	<p>UC maximum contribution continues to be frozen at 1990 level (\$208, \$391, \$505)</p> <p>UC Care offered to all employees and annuitants, not just California residents. Benefits 90/60% in California; 80% outside California pending expansion of PruNetwork</p> <p>Core lifetime maximum increased from \$25,000 to \$1,000,000</p> <p>Preexisting condition 12-month limit applies to transfer into Core, Prudential High Option, and PruNet, as well as UC Care</p> <p>HEALS name changed to QualMed</p> <p>PruNet (Santa Barbara) out-of-network benefits reduced to 60% from 75%. Annual \$50/\$150 deductible added for PPO services</p>	<p><u>Vision</u>: Telephone Service Request System added. Frames allowed every 24 months, instead of every 12</p>	<p>1-year enrollment requirement added to "living needs" benefit</p> <p>Employees with expanded dependent life may name beneficiary other than self for spouse's coverage</p>			
4-1-92				Employee-paid TD and LTD		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
				<p>merged into single plan with 7-, 30-, or 180-day waiting period. NDIB, 60-,90-day waiting periods eliminated</p> <p>LTD definition of disability applies with 13th month of disability</p> <p>LTD maximum increased to 70% from all sources or \$5,000 from plan alone instead of 662/3% or \$3,572. 50% maximum from plan alone still applies</p> <p>LTD has a minimum \$100/month benefit</p> <p>UC-paid disability waiting period matches that of EE-paid plan: benefits begin after 7, 30, or 180 days, instead of 7 days only</p> <p>UC-paid benefits no longer start on first day if EE is hospitalized</p> <p>Required use of sick leave is reduced from 90 to 30 days</p> <p>Employees on furlough or sabbatical may make direct payments to continue coverage during leave</p> <p>Rates for temporary disability benefits increased substantially for 7-day waiting period and ages under 50, for 30-day waiting period and ages under 39: rates for LTD benefits increased about 5% for ages 50 and up</p>		
5-1-92			<p>“Living needs” benefit under employee-paid and executive life increased from 25% of policy,</p>			

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
			maximum \$50,000, to 50% of policy, maximum \$100,000			
1-1-93	<p>Limited 2-week OEP (11/9-11/20) for EEs; full month for annuitants</p> <p>Frozen membership in Prudential High Option, PruNed, Blue Shield</p> <p>Net premiums for all plans except UC Care retained at 1992 level</p> <p>UC Care becomes noncontributory</p> <p>UC contribution frozen at 1992 levels for California; increased for LANL</p>	<p>Limited 2-week OEP (11/9-11/20) for EEs; full month for annuitants</p>	<p>EE life rates decrease 45.8%</p>	<p>UC-paid rates decrease 5.5%</p>	<p><u>Legal:</u> Prudential replaces Midwest after open bid</p> <p>Rates decrease 16%</p> <p>6-month wait for domestic coverage eliminated</p> <p>12-month benefits based on calendar year, not "rolling" year</p> <p>24-hour emergency hotline added</p>	
4-1-93			<p>Executive life 3x coverage reduced to 2x; all execs have same level of coverage</p>			
7-1-93	<p>UC contribution continues up to 4 months for temporary reduction in time below 43.75% (matches existing policy for furlough or temporary layoff)</p> <p>Indefinite layoff or reduction in time treated like termination. No direct payment of premiums through UC; employees must elect COBRA</p>					
1-1-94	<p><u>Medical Dental, Vision, Life, AD&D, Legal:</u> Eligibility for an adopted child begins with the date of physical custody or the date the employee or employee's spouse has legal control of the child's healthcare, whichever is earlier</p> <p>UC contribution reduced to lowest cost HMO level (HealthNet) which provides all CA locations with "free" HMO</p> <p>UC contributions for LANL return to California level</p> <p>HMO copayments standardized (\$5 copays)</p> <p>Foundation offered at Santa Barbara and Santa Cruz</p> <p>QualMed offered at Davis</p> <p>PacifiCare replaces Freedom Plan</p>		<p>UC-paid Career & Core life rates decrease 8.8%</p> <p>AD&D rates decrease 31.7%</p> <p>AD&D coverage for spouse increased by 10%; for children by 5%</p> <p>AD&D education benefit increased from \$5,000 to \$10,000/year for children; from \$3,000 to \$5,000 for spouse</p> <p>AD&D earthquake provision added</p>	<p>UC-paid and EE-paid rates frozen at 1993 levels</p>		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>(Santa Barbara) and is offered at Irvine and San Diego</p> <p>PacifiCare Medicare coverage a risk plan through Secure Horizons</p> <p>UC Care replaces PruNet at Santa Barbara</p> <p>UC Care, Prudential High Option, Core premiums frozen at 1993 level</p> <p>Blue Shield rates (Davis) increase 6.192%; major plan changes</p> <p>Los Alamos Health Care plan rates increase 30.2%</p> <p>TakeCare, Health Plan of Nevada, QualMed increase rates 2.5% to 6%; all other plans decrease rates 5% to 7.75%</p>					
4-94	<u>Medical, Dental Vision:</u> First year that tax documents are collected to verify "other" child eligibility. Will be done annually					
5-1-94	Blue Shield (Davis) cancels contract; replaced by UC Care					
6-1-94					<u>Legal:</u> Premiums move from arrears to advance deductions. No added premium taken; adjustments to be made at renewal	
7-16-94	FHP and TakenCare metge.					
9-1-94	<u>Medical, Dental, Vision:</u> Other child category limited to stepchildren prospectively. Those already enrolled may retain coverage, provided there is no lapse.					
12-15-94	<u>Medical, PMI dental plan:</u> target date for special early open enrollment tapes to vendors so new member materials can be sent earlier. Actual production end of 1 st week in January					
1-1-95	<u>Medical, Dental, Vision, Legal, Dependent Life:</u> 2 nd Pie added for adopted children; 1 st starts with date of physical					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>custody or ability to control health care; 2nd, the date adoption is final</p> <p><u>Medical, Dental, Vision, Legal, AD&D, Employee-paid Life</u>: Legal wards are eligible for coverage until age 18, when guardianship ends. Any enrolled on or after 1-1-95, must meet residency and tax dependency requirements. Tax status will be verified annually</p> <p>Point-of-service plans implemented in New Mexico and California after open bid. Redesign of UC Care; replacement for Los Alamos Health Care Plan. Vendors are: Prudential (med/surg); Lifelink (Behavioral Health); PAID prescriptions and National Rx for retail/mail order drug service</p> <p>Cancelled plans: Los Alamos Health Care Plan, Health Plan of Nevada, Lovelace, QualMed – NM</p> <p>HealthNet and QualMed merge, becoming HealthNet in California</p> <p>Prudential High Option and Core rates remain frozen at 1993 levels</p> <p>HMOs reduce rates 6-10%</p> <p>HealthNet remains UC contribution benchmark; basic rates reduced about 10% with corresponding reduction in UC contribution</p> <p>HealthNet and Kaiser North become Medicare Risk plans</p> <p>Age limit for children of LANL employees/annuitants becomes 23 (matching California limit). Enrolled children between 23-25 as of 1-1-95 retain coverage as long as they continue to be full-time students and maintain continuous coverage</p> <p>PacifiCare offered to El Centro employees/annuitants with Medicare</p> <p>LANL decides to consolidate program into single plan: POS (LANL Total</p>		<p>UC-paid life rates remain at 1993 levels; AD&D at 1994 level</p> <p>Employee-paid life rates increase 9.5%</p>	<p>UC-paid and Employee-paid rates remain at 1993 levels</p>		

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex			
	Care). Lovelace and QualMed are cancelled Preexisting condition limits on Prudential plans eliminated								
5-1-95	Assigned BELI codes 5-9 collapsed to 5 indicating lack of eligibility. The derived codes on reports continue to show detail. Thus, discrepancies between assigned and derived codes such as 6 vs 9 will not need research since employee is ineligible for coverage in any case								
7-1-95					Auto: Recourse panel option deleted				
11-95	<u>Medical, Dental, Vision, Legal, TIP, DepCare:</u> Campuses make open enrollment changes via IVR; Labs and annuitants continue paper process								
12-15-95	Special early open enrollment tapes to vendors								
1-1-96	<p><u>Medical:</u> COBRA: SB761 provides a 5-year extension after the current 18 months to employees who terminate on/after 1/1/96, have a COBRA qualifying event on /after 1/1/96, are age 60 and have 5 years continuous service immediately before termination. Spouses are also eligible. The cost during the 5-year extension is 213% of the group rate. ("California Senior COBRA")</p> <p><u>Medical, Dental, Vision:</u> COBRA: Those eligible for 11-month disability extension will be charged 150% of the group rate</p> <table border="0" data-bbox="249 894 1481 1464"> <tr> <td data-bbox="249 894 693 1464"> <p>HMOs reduce rates 0% to 10%</p> <p>Prudential High Option base rate increases 49%</p> <p>Prudential High Option Medicare rate increases 6%</p> <p>UC Care rate decreases 1%</p> <p>Core plan is split between CA and NM</p> <p>Core CA rate increases 61%</p> <p>Core NM rate increases 138%</p> <p>PacifiCare is the benchmark for UC maximum contribution</p> <p>Health Net becomes contributory</p> </td> <td data-bbox="706 894 1064 1464"> <p><u>Vision:</u> Rates remain at 1995 levels</p> <p><u>Vision:</u> Plan renamed "Vision" from "Optical." Publications revised as reprinted</p> </td> <td data-bbox="1077 894 1481 1464"> <p><u>Life:</u> UC-paid Career and Core life rates reduced 10.4%</p> <p>Employee-paid and dependent life rates remain at 1995 levels</p> <p>Full-time student requirement for eligible children ages 21-23 removed from dependent life plans</p> <p><u>AD&D:</u> Premiums are removed from TIP and will be paid on an after-tax basis</p> </td> </tr> </table>			<p>HMOs reduce rates 0% to 10%</p> <p>Prudential High Option base rate increases 49%</p> <p>Prudential High Option Medicare rate increases 6%</p> <p>UC Care rate decreases 1%</p> <p>Core plan is split between CA and NM</p> <p>Core CA rate increases 61%</p> <p>Core NM rate increases 138%</p> <p>PacifiCare is the benchmark for UC maximum contribution</p> <p>Health Net becomes contributory</p>	<p><u>Vision:</u> Rates remain at 1995 levels</p> <p><u>Vision:</u> Plan renamed "Vision" from "Optical." Publications revised as reprinted</p>	<p><u>Life:</u> UC-paid Career and Core life rates reduced 10.4%</p> <p>Employee-paid and dependent life rates remain at 1995 levels</p> <p>Full-time student requirement for eligible children ages 21-23 removed from dependent life plans</p> <p><u>AD&D:</u> Premiums are removed from TIP and will be paid on an after-tax basis</p>	<p>Rates remain at 1995 levels</p> <p>The maximum monthly EPD benefit increases from \$5,000 per month to \$10,000</p>		<p><u>TIP:</u> AD&D premiums removed from program</p>
<p>HMOs reduce rates 0% to 10%</p> <p>Prudential High Option base rate increases 49%</p> <p>Prudential High Option Medicare rate increases 6%</p> <p>UC Care rate decreases 1%</p> <p>Core plan is split between CA and NM</p> <p>Core CA rate increases 61%</p> <p>Core NM rate increases 138%</p> <p>PacifiCare is the benchmark for UC maximum contribution</p> <p>Health Net becomes contributory</p>	<p><u>Vision:</u> Rates remain at 1995 levels</p> <p><u>Vision:</u> Plan renamed "Vision" from "Optical." Publications revised as reprinted</p>	<p><u>Life:</u> UC-paid Career and Core life rates reduced 10.4%</p> <p>Employee-paid and dependent life rates remain at 1995 levels</p> <p>Full-time student requirement for eligible children ages 21-23 removed from dependent life plans</p> <p><u>AD&D:</u> Premiums are removed from TIP and will be paid on an after-tax basis</p>							

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>Kaiser North family plan becomes contributory</p> <p>LANL Total Care Plan has major benefits reductions; 1995 rates continued</p> <p>TakeCare becomes FHP/TakeCare</p> <p>FHP/TakeCare, Foundation, PacifiCare are offered system-wide to all CA employees and annuitants</p> <p>Core deductible, stop-loss and lifetime maximum are increased</p> <p>Limited hearing aid benefits added to Medicare risk plans for Health Net, Kaiser, and PacifiCare</p>					
11-1-96	<p>First Health Plan Report Card sent to employees/retirees as part of Open Enrollment information (based on employee satisfaction survey)</p>				<p>Last annual open enrollment for legal plan</p>	
1-1-97	<p><u>Medical, Dental, Vision: COBRA</u> The Health Insurance Portability and Accountability Act of 1996 (HIPAA) (Public Law 104-191) made the following changes:</p> <ul style="list-style-type: none"> • Definition of qualified beneficiary expands to include children adopted by or born to a covered employee during the 18-month COBRA period • 11-month disability extension (the 29-month continuation period) available to entire family if SSA determines the qualified beneficiary is disabled during the first 60 days of the initial 18-month COBRA period • COBRA coverage can terminate for qualified beneficiaries covered under another group plan with preexisting condition limitations, if the limitations do not apply to the qualified beneficiary <p>HMO rates tend to level; Aggregate 2.5% increase in UC contribution</p> <p>HealthNet is benchmark for UC</p>	<p><u>Dental:</u> Delta benefit increases from 50% to 75% for oral surgery, extractions, endodontics, periodontics</p>	<p><u>Life:</u> Prudential retains life/dependent life contract after competitive bid</p> <p>UC-paid Life rates remain at 1996 levels</p> <p>EE-paid Life: rates increase 6% for employees under 65; 59% for employees 65-69; 55% for employees 70 and older</p> <p>EE-paid Life maximum Living Benefit Option increases from \$100,000 to \$250,000</p> <p>Dependent Life (basic and expanded) rates decrease 10%; eligibility includes stepchildren, overage disabled children</p>	<p>Liberty Mutual replaces Prudential after competitive bid</p> <p>No rate/benefit changes in UC-paid plan</p> <p>EE-paid plan rates increase 10%</p> <p>EE-paid plan adds 90-day waiting period option</p>	<p><u>Legal:</u> Some benefits reduced, subject to limits</p>	

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>contribution</p> <p>Foundation cancels its UC contract</p> <p>FHP/TakeCare changes name to FHP Health Care</p> <p>FHP Health Care and PacifiCare's Medicare plan change to closed formularies for prescriptions</p> <p>Los Alamos Total Care copays and stoploss amounts increase</p> <p>Pru High Option network changes from PruNet to Prudential Health Care PPO (Same as UC Care Tier 2 network)</p> <p>UC Care increases annual inpatient mental health maximum benefit</p>	<p>Delta eligibility for cleanings, exams, xrays changes from rolling 12 months to calendar year</p> <p><u>Vision:</u> VSP eligibility for lenses, exams changes from rolling 12 months to calendar year; frames from rolling 24 months to biannual</p> <p>VSP eliminates paper voucher form for benefits; VSP providers verify eligibility directly with VSP</p>	<p>All Pru life plans offer two new beneficiary services: an interest-bearing checkbook account payment option and toll-free access to bereavement support services</p> <p><u>AD&D:</u> Rates decrease an average 34%</p> <p>\$500,000 principal sum amount added</p> <p>Eligibility includes stepchildren</p> <p>Child's maximum coverage amount increases to 20% (from 15%) of employee's coverage</p> <p>Earthquake rider replaced with Natural Disaster benefit</p> <p>Spouse's special education benefit increases to \$10,000 from \$5,000</p>			
11-1-97	Health Plan Report Card sent to employees/retirees as part of open enrollment information (based on employee satisfaction survey)					
1998	HMOs withdrawing from rural areas for Medicare Risk plans; Prudential withdraws from Medicare Risk market in California					
1-1-98	<p>Medical plans prohibited from discrimination based on health status (HIPAA). UC-sponsored medical program eliminates Statement of Health process/ deferred effective dates for health reasons; provides special enrollment periods for newly eligible family members and a 90-day delayed coverage effective date for late enrollments</p> <p>Grandchildren, stepchildren who are spouse's tax dependents eligible for</p>	<p><u>Dental:</u> Delta and PMI retain contracts after competitive bid</p> <p>Delta's rates increase 6%; PMI's 2%</p> <p>Delta: Oral exams change from 2 to 1 per calendar year; cleanings from 3 to 2 per calendar year; 3rd cleaning available based on dental necessity</p>	<p><u>Life:</u> UC-paid Life rates remain at 1996 levels</p> <p>EE-paid and Dependent Life rates remain at 1997 levels</p> <p><u>Dependent Life/AD&D:</u> Grandchildren, stepchildren who are spouse's tax dependents eligible for coverage</p>	UC- and EE-paid rates remain at 1997 levels	<p><u>Legal:</u> Rates remain at 1997 levels</p> <p>Grandchildren, stepchildren who are spouse's tax dependents eligible for coverage</p>	

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>coverage</p> <p>Family member verification expanded to include family members of employees enrolling for first time and all family members of employees/retirees adding a new family member (applies to 11/97 open enrollment actions)</p> <p>PacifiCare is benchmark for maximum UC contributions</p> <p>Retirees who were eligible for Career benefits may transfer between Core and any other UC plan; they are no longer restricted to HMOs. Retirees who were eligible for Core benefits only remain limited to the Core plan.</p> <p>Los Alamos Total Care replaced by Blue Cross Blue Shield – NM POS and HMO plans after competitive bid; new plans available only to LANL employees/ retirees</p> <p>Western Health Advantage HMO added for UC Davis employees/ retirees (plan partnership includes UCD clinical enterprises)</p> <p>FHP Health Care and PacifiCare merged under PacifiCare name</p> <p>Health Net purchases Foundation Health Plan</p> <p>Last California statewide HMO converted to risk plan with merger of FHP Health Care and PacifiCare</p> <p>Pru High Option/UC Care mental health benefits modified to comply with Mental Health Parity Act (Public Law 104-204); annual dollar maximums converted to daily limits and limits on number of visits.</p>	<p>Delta/PMI make other benefit changes to bring plans in line with industry standards</p> <p><u>Vision:</u> VSP rates increase 6.1%</p> <p><u>Both:</u> Grandchildren, stepchildren who are spouse's tax dependents eligible for coverage</p> <p>Deferred effective date for health reasons eliminated</p> <p>Statement of health process eliminated; enrollment now possible only during PIE or OEP</p>				

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
7-1-98	Family member eligibility for health benefits begins for same-sex domestic partners and their children/grandchildren and for adult dependent relatives (ADRs)					
11-98	PBGH California Consumer Healthscope publication replaces UC-specified medical plan report card					
1-1-99	<p>PacifiCare is the benchmark plan for the UC contribution</p> <p>Blue Cross Blue Shield programs in New Mexico become self-insured; office visit and prescription drug copays increase</p> <p>Pru High Option individual extension of benefits for disability deleted</p> <p>Pru High Option, UC Care: Prescription drugs for sexual dysfunction excluded</p> <p>Health Net offers separate formulary for Medicare Risk plan</p> <p>PacifiCare formulary changes will be made only on 1/1 and 7/1 of each year</p> <p>Kaiser Medicare Risk members must live in the plan service area; out-of-area emergency/urgent care services copay changes from \$25 to \$5 in the North and from \$0 to \$5 in the South</p> <p>Kaiser basic and Medicare plans require a 50% copay on drugs for sexual dysfunction</p> <p>Kaiser basic plan provides independent review of denials of experimental/investigational treatment for terminal patients.</p>	<p><u>Vision:</u> 7% rate increase</p>			<p><u>Legal:</u> Plan name changed from Prudential LegalCare to Signature LegalCare</p> <p>Administrative charges for transmitting eligibility files from locations to plan are eliminated</p> <p>Rates reduced 10.1% for single; 7.9% for family coverage</p>	<p><u>TIP:</u> IRS provides more detail on events permitting an election change; limits employers to this specific list of events rather than “comparable” ones</p>
8-11-99	Prudential acquired by Aetna U.S. Healthcare® “Prudential Healthcare® A member company of Aetna U.S. Healthcare®. Core, High Option, and					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	UC Care plans continue as offerings.					
11-99					Legal Plan – no longer automatically available for new members during Open Enrollment.	
1-1-00	<p>California rates increase 10.8% (HMO – 9.6%; non-HMO – 13.2%) New Mexico rates increase 12.3% (HMO – 12.4%; non-HMO – 11.9%)</p> <p>Health Net is benchmark for UC contribution</p> <p>After open bid for medical plans in California, Health Net/PacifiCare reselected to provide both commercial and Medicare HMO benefits. Prudential continues as administrator for POS, PPO and indemnity plans. United Behavioral Health (UBH) selected to provide managed behavioral health benefits under UC Care. For clarification, Kaiser Permanente/ Western Health Advantage were not part of bid and coverages continue for these HMO plans.</p> <p>Eligibility expands to include any employee or annuitant in Western Health Advantage/BluePremier HMO New Mexico service areas.</p> <p>Future eligibility for High Option is limited to individuals (and their family members) enrolled in Medicare Parts A and B, provided Medicare is primary payer.</p> <p>BluePremier HMO Nevada remains open to LLNL but closed to LANL.</p> <p>Kaiser Group 3000 terminated. UC's out-of-state members currently covered where Kaiser plans are available are</p>	<p>Delta Dental – 4.0% increase</p> <p>Liberalization: Three exams per calendar year: one “routine” plus two “non-routine exams”</p> <p>PMI – no rate changes</p> <p>Vision – 3.7% increase</p>	<p>Employee-Paid Life – 2% increase under age 30; 8% increase ages 30-44; 10% increase age 45 and older</p> <p>AD&D for actives – 10.0% decrease</p> <p>AD&D for active and annuitant plans – Riders added Children’s Additional Indemnity – Dismember/Paralysis Benefit, Day Care, Rehabilitation Benefit, Coma Benefit</p>	<p>University-Paid Disability – 15% decrease.</p> <p>Employee-Paid Disability – 3% increase</p> <p>University-Paid and Employee-Paid Disability Plans – Rehab Status benefit expands to Partial Disability benefit for 12 months</p>	<p>Legal Plan – 5% decrease</p> <p>Legal plan – certain services will no longer be covered under Unlimited Telephone Advice Benefit</p> <p>Legal Plan – Child Custody/Child Support benefits not in conjunction with divorce, annulment or separation proceedings will be covered</p>	<p>TIP – Add PacifiCare HMO, Kaiser North/South, Kaiser Umbrella, UC Care, High Option, BluePremier HMO (Nevada), BluePremier HMO (New Mexico), BluePremier POS (not living in CA/NM HMO service area), BluePremier POS (living in CA/NM HMO service area).</p>

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>allowed to grandfather into new Kaiser Umbrella. No new members permitted under Umbrella plan.</p> <p>UC Care:</p> <ul style="list-style-type: none"> • Prudential, through an arrangement with American Specialty Health Plans [ASHP], provides coverage for acupuncture, [In-area at \$10 copay; out-of-area 80%]. • Prescription drug benefits provided by Prudential. [The carve-out arrangement with Merck-Medco terminated 12/31/99.] Retail copays change to \$10 generic/\$20 brand. • Behavioral health benefits provided by United Behavioral Health (UBH). (The carve-out arrangement with PacifiCare Behavioral Health terminated 12/31/99.) Copay and deductible levels change; annual/lifetime maximums eliminated; full range of clinically/medically necessary services covered. Out-of-area benefits with national network of providers available. <p>UC Care and California HMOs – Basic Plans [Health Net, PacifiCare, Kaiser, WHA] add limited hearing aids and exams as covered benefit.</p> <p>UC Care (except out-of-area) Health Net, PacifiCare, Kaiser and WHA cover prescription drugs for sexual dysfunction.</p> <p>Health Net, PacifiCare, WHA and to a limited extent, Kaiser, remove behavioral health limits on number of office visits or inpatient days covered and add more options for how care is delivered. A full range of clinically/medically necessary services are covered.</p>					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>Health Net, PacifiCare and WHA prescription drug retail copays change from \$5 single copay (34-day supply) to \$5 generic/\$10 brand (30-day supply). Mandatory generic substitution applies.</p> <p>WHA Care+, a Medicare+ Choice plan, replaces WHA Medicare Supplement plan.</p> <p>California HMOs exit counties following major provider disruptions. Additionally, UC Medical Center and Medical Groups terminate arrangements with some HMOs.</p> <p>BluePremier HMO New Mexico expands into Eddy and Union counties. All New Mexico counties are in HMO service area except Cibola, San Joan and McKinley.</p>					
12-1-00				Partial Disability duration extended to 24 months.		
1-1-01	<p>Provide eligibility for UCRP membership to certain staff /academic employees after they have worked 1,000 hours during rolling 12-month period. Once employees enter UCRP, they will be eligible to enroll in all health and welfare benefits.</p> <p>Employees enrolled in UC-sponsored medical, dental, vision and supplemental disability plans must maintain a minimum of 17.5 average regular paid time hours per week in order to continue coverage. If average regular paid time falls below 17.5 hours requirement for two consecutive months, the employee will be de-enrolled.</p> <p>Employment term "casual appointment" has been changed to "limited appointment".</p> <p>H&W benefits policy package and product names change as follows:</p> <p>Package:</p> <ul style="list-style-type: none"> • Career • Full • Limited Career • Mid-Level <p>Product:</p> <ul style="list-style-type: none"> • Career Medical • Medical • UC-Paid Career Life • Basic Life • EE-Paid Life • Supplemental Life • UC-Paid Core Life • Core Life • Executive Life • Senior Management Life • UC-Paid Disability • Short-Term Disability • EE-Paid Disability • Supplemental Disability <p>California rates increase 9.1% (HMO – 9.0%; non-HMO – 9.2%) New Mexico rates increase 4.8%</p>	PMI – 3.0% increase	Basic and Expanded Dependent Life – definition of eligible dependent to include same-sex		Legal Plan – 21% decrease Legal Plan – same-sex	TIP – Add Health Net, UC Care, High Option, PacifiCare – Nevada, New Mexico HMO, New Mexico

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>(HMO – 4.8%; non-HMO – 4.9%)</p> <p>PacifiCare is benchmark for UC contribution</p> <p>To help lower out-of-pocket costs for all California and New Mexico employees/annuitants living or working in Nevada, PacifiCare of Nevada replaces BluePremier Nevada HMO.</p> <p>UC contracts directly with Kaiser Permanente Mid-Atlantic to offer commercial and Medicare coverage to employees/annuitants living in Washington, D.C. area.</p> <p>California AB 88 enhanced mental health benefits in most UC-sponsored California medical plans. (AB 88 imposed obligations on insurers/health plans to provide parity coverage for services for stated severe mental disorders and serious emotional disturbances of children.)</p> <p>An HMO transfer pilot program in California is offered. Program allows members monthly transfers among Health Net, Kaiser Permanente, PacifiCare and WHA due to major provider disruptions. Transfers are subject to payroll processing deadlines</p> <p>UC Care, Core and High Option migrate to Aetna for administration of medical and prescription drug benefits and undergo significant changes, mainly improved administrative changes. Major features include:</p> <ul style="list-style-type: none"> • Aetna COBRA administration moved to Aetna from SHPS. • Medicare Direct, an electronic process between Aetna and Medicare Part B carrier, is added to UC Care, Core and High Option to eliminate need for Medicare members to file claims with Aetna 		<p>domestic partners and their children/grandchildren</p>		<p>domestic partner and /or same-sex domestic partner's children or grandchildren added</p>	<p>POS (whether inside or outside of an HMO area), Kaiser Umbrella (California and New Mexico), Kaiser HMO – Mid-Atlantic.</p> <p>TIP – Employment status – 20% change in time worked may or may not constitute change in status depending on benefits eligibility being gained or lost.</p> <p>TIP and DepCare – If breaks in service during a plan year, rehired employees may now re-enroll based on length of break.</p> <p>TIP – Change in health plan due to an eligible change in status, TIP amount will be adjusted automatically. Change in health plan not due to an eligible change in status, TIP salary reduction will remain the same until the end of the plan year.</p> <p>DepCare – Change in status includes change in legal marital status, change in number of dependents, change in employment status, change in dependent eligibility to include the child covered turning age 13, change in cost except if caregiver is a relative by blood or marriage, and change in coverage due to child care provider change or change in amount of time care is needed</p>

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>as secondary carrier.</p> <ul style="list-style-type: none"> Core New Mexico no longer has medical conversion option. UC Care In-area benefit now known internally as Aetna's US Access product. Under UC Care In-area, binding arbitration applies to Tiers 1, 2 and 3 UC Care (Out-of-area) covers prescription for sexual dysfunction. UC Care Copay levels change: <ul style="list-style-type: none"> Tier 2 changes from 80% coinsurance to \$40 copay for most services. Out-of-area overall benefit increases to 90% from 80% (claims are paid at the 90th percentile). Core and High Option cover Norplant, diaphragms and oral contraceptives 					
<p>1-1-02</p>	<p>California rates increase 12.2% (HMO – 8.4%; non-HMO – 20.2%) New Mexico rates increase 22.0% (HMO – 22.3%; non-HMO – 20.7%)</p> <p>Other HMO (includes Kaiser Permanente Mid-Atlantic & Umbrella and PacifiCare of Nevada) rates increase 29.4%</p> <p>PacifiCare of California is benchmark for UC contribution.</p> <p>Medical plans initially requested double-digit premium increases while state budget for all health and welfare plans was 9%. To maintain plan offering choices and contain net monthly costs for employees/annuitants, several affordable benefit changes made to the California HMOs:</p> <ul style="list-style-type: none"> Increased overall physician office copay (from \$5 to \$10). 	<p>Delta Dental – 5.9% increase</p> <p>Pit and fissure sealant available through age 9 for primary molars and through age 15 for secondary molars</p> <p>PMI – 3.0% increase</p> <p>Pit and fissure sealant available through age 9 for primary molars and through age 15 for secondary molars.</p> <p>Topical fluoride treatment covered through age 18</p> <p>Vision – 1.3% decrease</p> <p>Full cost of polycarbonate lenses when VSP provider used.</p> <p>Single \$5 reimbursement</p>	<p>UC-Paid Career Life renamed Basic Life.</p> <p>UC-Paid Core Life renamed Core Life.</p> <p>Employee-paid Life renamed Supplemental Life</p> <p>Supplemental Life – 2% decrease</p>	<p>UPD renamed Short-Term Disability</p> <p>EPD renamed Supplemental Disability</p>	<p>Legal Plan – Add Establishment of Guardianship of a Minor to include establishment of conservatorship and provide coverage for guardianship of an adult</p> <p>Legal Plan – Estate Planning, Wills and Trusts expand to four items per benefit year per family unit.</p>	<p>TIP – Add Health Net, High Option, Kaiser Mid-Atlantic, Kaiser Umbrella, PacifiCare of Nevada, UC Care.</p>

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	<ul style="list-style-type: none"> • New three-tiered prescription drug design (was two-tiered) and increased copays from \$5 to \$10 for generic and from \$10 to \$20 for brand. New third tier copay is for non-formulary drugs covered at \$35. (Kaiser stays two-tiered \$10 generic/\$20 brand.) • Increased emergency room copays (from \$5 to \$50). • New hospital inpatient copay (\$250 per admittance for most plans). <p>California HMOs (commercial and Medicare) continue to exit counties due to instability with carrier/provider contracts.</p> <p>UC Care copay increase under Tiers 1, 2, and 3:</p> <ul style="list-style-type: none"> • Tier 1 overall physician office copays go from \$10 to \$20; emergency room from \$50 to \$75 and new hospital inpatient copayment of \$250 is added. • Tier 2 overall physician office copays go from \$40 to \$50 and emergency room from \$50 to \$75. • Tier 3 and Out-of-Area benefits emergency room copays go from \$50 to \$75 <p>BluePremier HMO New Mexico increases overall physician office copay (from \$15 to \$20) and emergency room (from \$35 to \$75); adds new \$250 copay for inpatient hospital care; removes annual copay maximum; and changes prescription drug formulary. Additionally, plan expands into McKinley county.</p> <p>BluePremier Point-of-Service increases overall physician office copay (from \$15 to \$20) under Tier 1 and emergency room (from \$50 to \$75) under Tiers 1 and 2 and Worldwide benefits.</p>	<p>available for tints and polycarbonate options, if elected when using non-VSP provider.</p>				

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3-1-02	<p>BREAK IN SERVICE PERIOD FOR REHIRES: Break in service for eligible employees who are rehired is changed from 30 to 120 days.</p> <ul style="list-style-type: none"> If break is less than 120 days, enrollment is limited to same plans in effect when coverage lapsed. If break is 120 days or more, employee is treated as new employee. <p>INELIGIBLE PERIOD FOR EMPLOYEES: For determining type of PIE for employees who return to eligibility from a leave of absence without pay, a period of insufficient earnings or period of insufficient average regular paid time, the ineligible period is changed from 12 months to 120 days. This standardizes ineligible period at 120 days for all of above situations</p>					
8-1-02	<p>Annuitants or survivors who are eligible for TRICARE for Life (TFL) medical coverage may suspend rather than cancel UC-sponsored medical coverage and then reenroll in a UC-sponsored medical plan in the future.</p> <p>TFL is a comprehensive health benefits program for Medicare-entitled uniformed service retirees, spouses and survivors age 65 and over.</p>					
1-1-03	<p>Medical plans moving from 3-tier to 4-tier rate structure.</p> <p>California rates increase 22.2% (HMO – 23.3%; non-HMO – 19.9%) New Mexico rates increase 16.2% (HMO – 16.3%; non-HMO – 15.8%)</p> <p>Other HMO (includes Kaiser Permanente Mid-Atlantic & Umbrella and PacifiCare of Nevada) rates increase 22.1%.</p> <p>Employer contribution targeted to budget requirements rather than to a specific plan's premium.</p> <p>After open bid for non-HMO medical plans in California, Blue Cross of California selected to administer California non-HMO plans and Core New Mexico plan. Current UC Care plan will be replaced with Blue Cross PLUS plan, a two tiered point-of service plan with behavioral health provided by</p>	<p><u>Dental:</u></p> <p>Delta and PMI moving from 3-tier to 4-tier rate structure.</p> <p>Delta – 3.2% decrease; introduction of passive PPO – no special enrollment.</p> <p>PMI – 14.1% increase.</p> <p><u>Vision:</u></p> <p>Contact lens coverage enhanced to include discount programs for certain contacts.</p>	<p>Supplemental Life – 14% decrease generally.</p> <p>AD&D Actives – rates are increasing 28.6% for employee only, 27.3% for family and 29.4% for modified family.</p> <p>AD&D Annuitants – rates increasing 218% due to bad plan experience. Maximum principal sum carried into retirement reduced to \$250,000 from \$500,000 at policy renewal.</p>	<p>Partial Disability duration to age 65 or end of benefits, whichever comes first.</p> <p>Supplemental Disability rates – 14% decrease.</p>	<p>Legal – non-network attorney fee reimbursement increasing from \$50/hour to \$70/hour</p> <p>Legal – 2.1% increase</p>	<p>Health Care FSA re-introduced (“HCRA”)</p> <p>HCRA and DepCare administration through SHPS, an FSA TPA.</p> <p>DepCare eligibility expanded to Core, to match HCRA. Positive reenrollment for DepCare and HCRA from now on.</p> <p>HCRA and DepCare both have \$5,000 maximum annual contribution; now have \$180 minimum contribution; \$25 minimum reimbursement.</p> <p>TIP – includes all medical plans except CORE.</p>

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	<p>United Behavioral Health (UBH). The Blue Cross PPO plan with behavioral health provided by UBH is also introduced.</p> <p>High Option will have prescription drug card program.</p> <p>Core California and New Mexico members will have access to Blue Cross Preferred Providers in addition to any provider they chose under Core plans.</p> <p>All UC-sponsored medical (except for High Option and Core plans) provide transgender benefit by adding non-surgical services (hormone treatment and behavioral health counseling).</p> <p>Seniority Plus [Health Net] and Secure Horizons [PacifiCare of California] add prescription drug out-of-pocket annual maximum for Medicare+ Choice members.</p> <p>BluePremier HMO (New Mexico) introduces annual deductibles, 90% coinsurance and annual out-of-pocket limits and eliminates hospital admission copay.</p> <p>BluePremier Point-of-Service Tier 1 introduces annual deductibles, increases annual out-of-pocket limits and eliminates hospital admissions copay.</p> <p>PacifiCare of Nevada and Secure Horizons [NV] increase prescription drug copays to align with California HMO plans.</p>					
1-1-04	<p>Adult dependent relatives (ADR's) no longer eligible to enroll in UC sponsored plans. ADRs enrolled in a medical, dental and/or vision plan as of 12/31/03 may continue provided they meet UC eligibility rules.</p> <p>New Mexico SB 457 required coverage be extended to insure dependent</p>		<p><u>AD&D:</u></p> <p>No Changes</p> <p><u>Life:</u></p>	<p>Supplemental disability rates reduced 34%</p> <p>"Actively at work" redefined to include paid sick leave used</p>	<p>After open bid, ARAG Group selected to administer the legal plan. Plan name change from Signature LegalCare (GE Capital) to</p>	<p><u>Flex:</u></p> <p>HCRA expanded to cover over-the-counter drugs now allowable under IRS Regulations</p>

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	<p>children up to age 25 under health care coverage offered in New Mexico. Impacts Blue Cross PPO only as the UHC and Core NM plans are self-insured and not subject to the law; also applies to dental and vision plans for active employees' dependent children (dental only for retirees' dependent children).</p> <p>CA rates increase 15.5 % (15.9% HMOs; 14.4% non-HMOs)</p> <p>New Mexico rates increase 11% (11.6% EPOs; 7.8% non-EPOs)</p> <p>Other HMO (in locations outside California) rates increase 26.8%</p> <p>CA Benefit levels maintained from 2003</p> <p>New Consumer Driven Health Plans offered to active employees: Definity Health Plan (with UBH managed behavioral health carve-out) piloted at UCSF and UCSB; UHC iPlan (with PBHI managed behavioral health carve-out) introduced to LANL employees residing in New Mexico.</p>	<p><u>Dental:</u></p> <p>Delta – 7.4% rate increase; Child orthodontics benefit extended for NM dependents eligible to age 25.</p> <p>PMI – 8.6% rate increase; PMI network expanded by over 350 dentists; teeth bleaching added at \$175 copay per arch; intravenous sedation benefit added at no copay</p> <p><u>Vision:</u></p> <p>11.2% rate increase</p>	<p>Basic Life – no changes</p> <p>Supplemental Life – rates reduced 26.6% on average across all age bands.</p>	<p>before date of disability</p> <p>LTD benefits calculated using same eligible earnings used to calculate short-term disability benefits instead of 12 months pre-disability average earnings</p>	<p>ARAG Legal Plan.</p> <p>Added Benefits: Major Trial Representation, IRS Collection Defense/Audit protection, Identity Theft Services, on-line services (Law Guide, Document Library, Attorney Finder), Reduced Fee Benefit and telephone services expanded to include follow-up correspondence and telephone calls to third parties.</p> <p>Rates moved from a two-tier structure to a four-tier structure.</p> <p>Rates increased by 17.6%.</p> <p>Eligibility expanded to include employees eligible for Mid-level benefits (BELI 2, 3) and Core benefits (BELI 4).</p>	<p><u>TIP:</u></p> <p>All medical plans except CORE are included</p>

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	<p>Blue Cross of California plans with a drug card offer a new service to allow UC Pharmacies to dispense mail order quantities (90 day supply) at mail order price.</p> <p>Employer contribution methodology for non-Medicare – based on risk adjustment and UC budgetary requirements (For CA HMOs, Blue Cross Plus and PPO plans)</p> <p>Retirees and their enrolled family members who do not comply with UC's Medicare requirements will permanently lose their UC-sponsored medical coverage.</p> <p>After competitive bid in New Mexico, LANL medical plan contract awarded to United Health Care (UHC), establishing the following UHC plans: Select EPO, Options PPO New Mexico, Options PPO National, Options PPO Out-of-Area, iPlan. PacifiCare Behavioral Health will administer the managed behavioral health benefits for these plans. Core New Mexico still offered and administered by Blue Cross of California.</p> <p>Salary banding-based approach in setting employee contributions expands to the following:</p> <p>Salary Band 1: Employees with full-time salary rate of \$40,000 and under</p> <p>Salary Band 2: Employees with full-time salary rate of \$40,001 to \$80,000 and Annuitants</p> <p>Salary Band 3: Employees with full-time salary rate of \$80,001 to \$120,000</p>					

Date	Medical	Dental/Vision	Life/AD&D	Disability	Legal/Auto/Home	Management/TIP/Flex
	<p>Salary Band 4: Employees with full-time salary rate over \$120,000</p> <p>UC implements CA AB1401 extension for California plans only. 110% rate chart exhibit added to renewals to reflect rates for qualified beneficiaries.</p>					