

University of California

Open Enrollment

for 2005

November 1–30



Los Alamos Employees Includes those living outside of New Mexico and the U.S.

Open Enrollment is Online

<http://atyourservice.ucop.edu>

Visit our website, At Your Service, and select the Open Enrollment icon to:

- Find detailed Open Enrollment information.
- See 2005 plan benefits, changes, and rates.
- Use the Medical Plan Chooser, which helps you select the medical plan best suited to you and your family.
- Find a doctor.
- Use the SHPS calculator tool if you are thinking of enrolling in DepCare or HCRA.
- Make and confirm your enrollment changes.
- Follow the instructions for setting up your online password if you don't have one yet.
- Check your current plan enrollments.

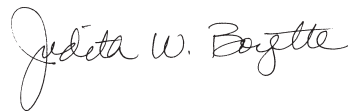
Dear LANL Colleagues,

As the annual Open Enrollment period approaches, I want you to know that UC remains deeply committed to providing access to quality health care that serves the diverse needs of our members. At the same time, I do not want to minimize the impact of the increased cost of health insurance both nationally and in New Mexico. We have worked hard to negotiate the best possible rates for our health plans. Although medical plan premiums are increasing, benefits and employee costs for co-pays and deductibles remain largely the same as they were last year.

Despite rising costs, we continue to search for ways to soften the impact of premium increases. For example, the four-level rate structure implemented last year to provide some relief to lower paid employees will continue for 2005. UC also will continue to pay the entire premium for dental and vision coverage for all employees.

Following last year's successful implementation of online Open Enrollment, you will again be able to make your changes online. You'll also find detailed information about the plans, plan rates and changes on the At Your Service website. A calendar of local Open Enrollment Fairs, where you also can get information about UC's plans, is posted on the website.

Please know that providing for your health and the health of your family remains a top priority for the University of California. We look forward to serving you during Open Enrollment and during the coming year.



Judith W. Boyette
Associate Vice President
Human Resources and Benefits

Open Enrollment this year is from 8:00 am (PST) Monday, November 1, through midnight Tuesday, November 30.

If you make any Open Enrollment changes, your new coverage will be effective January 1, 2005.

Open Enrollment Actions You Can Take

- Change to a different medical plan.
- Opt out of your medical, dental, and/or vision plan, or enroll in a new plan if you previously opted out.
- Enroll eligible family members in your health plans.
- Cancel health plan coverage for currently enrolled family members.
- Enroll yourself and/or eligible family members in the ARAG Legal Plan.
- Enroll or re-enroll in the Health Care Reimbursement Account (HCRA)—if currently enrolled, you **must re-enroll** if you want to participate in 2005.
- Enroll or re-enroll in the Dependent Care Reimbursement Account (DepCare)—if currently enrolled, you **must re-enroll** if you want to participate in 2005.
- Change participation in the Tax Savings on Insurance Premiums (TIP) program.

(Be sure to check the online Open Enrollment “Eligibility” section to see if your family members are eligible for coverage.)

Don't Live in New Mexico?

You'll find a special section online that gives your medical plan choices for 2005 if you live in:

- **California** Core, Health Net, Kaiser California, PacifiCare of California, UnitedHealthcare Options PPO, Western Health Advantage
- **DC, Maryland, Virginia** Core, Kaiser Mid-Atlantic, UnitedHealthcare Select EPO, UnitedHealthcare Options PPO
- **Nevada** Core, PacifiCare of Nevada, UnitedHealthcare Select EPO, UnitedHealthcare Options PPO
- **Other states and outside U.S.** Core, UnitedHealthcare Options PPO

Details Online

This brochure gives a general overview of Open Enrollment 2005, as well as plan highlights and medical plan rates for 2005. All the important details that you need are online at:

<http://atyourservice.ucop.edu>

Making Changes Online

All Open Enrollment transactions for all plans can be completed and confirmed online without paper forms, with only two exceptions: paper forms are required to enroll eligible disabled children past age 23, and to add dependents to the Kaiser Permanente Umbrella Plans.

LANL Open Enrollment Meetings for Employees

November 3 Oppenheimer Study Center, LANL, presentations at 9:00 a.m., 10:30 a.m., 1:00 p.m.

November 4 Dept. of Energy Great Basin Room, 232 Energy Way, North Las Vegas, NV, 11:00 a.m.

Information in Spanish

Brief introductory Open Enrollment information will be available online in Spanish.

Personal Assistance

If you need personal assistance, contact the person in your department who handles benefits matters or the LANL Benefits Office (505-667-1806, or email benefits@lanl.gov).

Other Things You Can Do Online

When you visit the At Your Service website:

- Take a few minutes to review your entire personalized benefits summary, which includes retirement plan information.
- Make sure your insurance and retirement plan beneficiaries are up to date.
- Familiarize yourself with all the information and tools at the site—they are set up to help you manage your own benefits.
- Check the Current News archives to keep up with important developments.
- Browse through the publications and other information on the site.

Employee Medical Plan Rates

The University will continue to pay the greater portion of monthly medical plan premiums in 2005, and employees will pay the balance shown in the tables on this page and the next.

Four Rate Categories

The four categories of coverage shown (Self, Self+Child(ren), Self+Adult, and Self+Adult +Child(ren)) are designed to align premiums with actual plan utilization and the differences in costs of care for children and adults.

Four Rate Levels Based on Salary

The four-level rate structure shown in the four tables is based on full-time salary rates. This structure allows UC to provide larger monthly employer contributions for those earning less to help alleviate a disproportionate premium burden for those who are lower paid.

The impact of premium costs on take-home pay for all levels is lessened by the Tax Savings on Insurance Premiums (TIP) program.

If You Retire in 2005

Your monthly premiums may change. Retiree premiums will be based on the \$40,001–\$80,000 table.

UC may pay from 50 percent to 100 percent of the monthly employer contribution for eligible retirees, based on when retirement plan membership began, service credit, and other factors.

Medical Plans—Employee Monthly Costs for 2005

Medical Contribution Base: \$40,000 or Less				
Plan	Self	Self + Child(ren)	Self + Adult	Self+Adult+ Child(ren)
Core—New Mexico	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Kaiser Permanente—Mid-Atlantic	51.98	93.56	109.16	150.74
Kaiser Umbrella	222.50	400.50	467.25	645.25
PacifiCare of Nevada	164.61	296.30	345.68	477.37
UnitedHealthcare				
Select EPO	43.04	77.48	90.39	124.82
Options PPO (New Mexico)	128.70	231.66	270.27	373.23
Options PPO (National)	31.34	56.41	65.81	90.89
Options PPO (Out-of-Area)	31.34	56.41	65.81	90.89
iPlan	47.04	84.68	98.79	136.42

Medical Contribution Base: \$40,001–\$80,000				
Plan	Self	Self + Child(ren)	Self + Adult	Self+Adult+ Child(ren)
Core—New Mexico	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Kaiser Permanente—Mid-Atlantic	59.98	107.96	125.96	173.94
Kaiser Umbrella	230.50	414.90	484.05	668.45
PacifiCare of Nevada	172.61	310.70	362.48	500.57
UnitedHealthcare				
Select EPO	51.04	91.88	107.19	148.02
Options PPO (New Mexico)	136.70	246.06	287.07	396.43
Options PPO (National)	39.34	70.81	82.61	114.09
Options PPO (Out-of-Area)	39.34	70.81	82.61	114.09
iPlan	55.04	99.08	115.59	159.62

HIPAA (Health Insurance Portability and Accountability Act of 1996) Notification of Medical Program Eligibility

You may decline enrollment in medical plans for yourself and/or your eligible* family members because you have other medical insurance coverage. If you lose that coverage involuntarily in the future, you may be able to enroll yourself and/or your eligible* family members in a UC-sponsored medical plan. You must request enrollment within 31 days after the other coverage ends.

If you are not enrolled in a UC-sponsored medical plan, and you have a newly eligible* family member as a result of marriage, domestic partner declaration with the University, birth, adoption, or placement for adoption, you may be eligible to enroll yourself and your eligible* family member(s). You must request enrollment within 31 days after the marriage, declaration, birth, adoption, or placement for adoption.

If you do not enroll within the 31 days when you are first eligible, you may enroll at a later date. However, you will need to complete a waiting period of 90 consecutive calendar days before your medical coverage is effective. You may also wait until the next Open Enrollment to enroll.

* Family members must meet all UC eligibility requirements for coverage as stated in the *Your Group Insurance Plans* booklet. Enrolled family members are subject, as a condition of coverage, to eligibility verification audit by the University and/or insurance carriers.

Medical Contribution Base: \$80,001–\$120,000

Plan	Self	Self + Child(ren)	Self + Adult	Self+Adult+ Child(ren)
Core—New Mexico	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Kaiser Permanente—Mid-Atlantic	68.98	124.16	144.86	200.04
Kaiser Umbrella	239.50	431.10	502.95	694.55
PacifiCare of Nevada	181.61	326.90	381.38	526.67
UnitedHealthcare				
Select EPO	60.04	108.08	126.09	174.12
Options PPO (New Mexico)	145.70	262.26	305.97	422.53
Options PPO (National)	48.34	87.01	101.51	140.19
Options PPO (Out-of-Area)	48.34	87.01	101.51	140.19
iPlan	64.04	115.28	134.49	185.72

Medical Contribution Base: Over \$120,000

Plan	Self	Self + Child(ren)	Self + Adult	Self+Adult+ Child(ren)
Core—New Mexico	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Kaiser Permanente—Mid-Atlantic	78.98	142.16	165.86	229.04
Kaiser Umbrella	249.50	449.10	523.95	723.55
PacifiCare of Nevada	191.61	344.90	402.38	555.67
UnitedHealthcare				
Select EPO	70.04	126.08	147.09	203.12
Options PPO (New Mexico)	155.70	280.26	326.97	451.53
Options PPO (National)	58.34	105.01	122.51	169.19
Options PPO (Out-of-Area)	58.34	105.01	122.51	169.19
iPlan	74.04	133.28	155.49	214.72

Open Enrollment 2005 Highlights— Plan Benefits & Changes

Your UC health and welfare benefit plans provide significant protections for you and your family.

Monthly Premium Rates

Employee monthly medical plan premiums for 2005 are shown on pages 3–4. Dental and vision plan premiums will remain fully UC-paid in 2005.

Plan Changes

Medical Plans

The following is only a summary of changes for 2005 in some plans. Go online to the Open Enrollment website (<http://atyourservice.ucop.edu>) to find important details about the changes summarized here, benefits summaries for all the plans, and links to plan websites and evidence of coverage documents.

Core New Mexico No benefit changes

Kaiser Mid-Atlantic Inpatient infertility hospitalization coverage change

Kaiser Umbrella Plan closed to new members; eligible family members can be added for 2005 (paper form required)

PacifiCare of Nevada No benefit changes

UnitedHealthcare:

- **Select EPO** Acupuncture network now in place in New Mexico
- **Options PPO (NM)** Acupuncture network now in place
- **Options PPO (National)** No benefit changes
- **Options PPO (Out-of-Area)** No benefit changes
- **iPlan** Acupuncture network now in place

Delta Dental Plan

Anesthesia coverage expanded

Vision Service Plan (VSP)

No benefit changes

ARAG Legal Plan

Plan is open for enrollment this year—no benefit or premium changes

DepCare

No changes. You must re-enroll if you want to participate in 2005.

HCRA

No changes. You must re-enroll if you want to participate in 2005.

Accidental Death & Dismemberment (AD&D)

Plan open for enrollment year 'round; no benefit or premium changes

Supplemental Disability and Life Insurance Plans

Plans not open for enrollment; employee premium rates will decrease in 2005.

Expanded Eligibility

Plan coverage eligibility will expand in 2005 for two categories of family members:

- Qualified opposite-sex domestic partners and their children or grandchildren—one partner must be age 62 or older and eligible to receive Social Security benefits based on age, and the other partner must be at least age 18.
- Disabled children past age 23 who are not income tax dependents but who meet certain Social Security or SSI qualifications.

Note: Employees who enroll new family members in either of these two categories during Open Enrollment will have a new Period of Initial Eligibility for Supplemental and Dependent Life

Insurance. Details are online in the Open Enrollment Eligibility section.

Terms & Conditions

Terms and Conditions governing your participation in UC-sponsored plans are posted on the At Your Service website. When you make online Open Enrollment changes, you will be asked to read and acknowledge your acceptance of the Terms and Conditions.

Reminders

- If you plan to add new family members to your medical plan, be sure to check to see whether the doctor is accepting new patients.
- If you are only changing your Primary Care Physician, call your plan's member services.
- If you enroll yourself or your eligible family members in new plans, you'll receive plan ID cards in January.

New Online Passwords

When you go to the At Your Service website to access your personal benefits information or make Open Enrollment changes, you'll be prompted with easy-to-follow instructions to establish a 6–12 character password (if you haven't already). Even if you currently have a UC PIN, you will have to replace it with a password.



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Open Enrollment for 2005

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By authority of the Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Website address: <http://atyourservice.ucop.edu>

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