

# THE *Current*

November 4, 2014

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## Open Enrollment Begins

Open Enrollment, the period when faculty and staff members have an opportunity to review their health plans and make choices regarding their 2015 benefits, continues through 5 p.m. Tuesday, Nov. 25.

Open enrollment packets were mailed to the homes of UCSB employees earlier this month.

Very few changes have been made to medical, dental and vision plans for 2015. This year, UC has capped rate increases at \$25 for all employees for the largest plan, Health Net Blue & Gold, an HMO with the broadest access and availability at all UC locations. Additionally, in response to employee requests, UC is adding coverage for chiropractic and acupuncture services. All plans will now cover these services for up to 24 visits combined. Employee costs depend on the particular medical plan.

Blue Shield Health Savings Plan, Core and UC Care also are adding the Teladoc program, which enables plan members to speak with U.S. board-certified doctors on the telephone or via videoconferencing any time of the day of note. Health Net Blue & Gold offers a similar program called MD Live. These programs are designed to assist with non-medical issues, when a member's doctor isn't available, and in areas where access to urgent or emergency care is limited. Again, costs vary depending on the medical plan.

To help employees understand their benefit options, UC has produced a series of short, educational [videos](#). Available on the [Open Enrollment web site](#) and via mobile

devices, the videos address some of the complexities of health insurance and provide basic information such as the difference between an HMO and a PPO.

Regarding benefits not specifically related to medical plans, employees have the option this year to enroll in the ARAG Legal plan, which will offer an enhanced identity theft benefit. In addition, UC is changing the carryover feature for the Health Flexible Spending Account to allow participants to carry over \$500 for the full year rather than the current provision allowing carryover of the full balance for a two-and-a-half month grace period.

Also, employees enrolled in the Supplemental Disability Plan will be able to increase their waiting period during Open Enrollment this year. Plan premiums for those who currently have a seven- to 30-day waiting period are increasing and choosing a longer waiting period could reduce costs.

Throughout the month of November, a series of presentations and workshops hosted by UCSB's Office of Human Resources and by the UCSB Academic Senate will offer Open Enrollment highlights and provide information and assistance to employees.

A side-by-side comparison of all medical plans will take place at noon Thursday, Nov. 6, and Wednesday, Nov. 12, in the UCen Harbor Room. An overview of the Blue Shield Health Savings Plan will be take place at noon Thursday, Nov. 13, also in the UCen Harbor Room. The nuts and bolts of the Health Flexible Spending Account will be discussed at noon Friday, Nov. 7, and at 11:15 a.m., Thursday, Nov. 20. Both sessions will be held in the Human Resources Learning Center, SAASB, Room 3101DD.

A Help Desk will be open to faculty and staff members Wednesday, Nov. 5, from 11 a.m. to 2 p.m. at the Farmers Market between North Hall and Campbell Hall, and from 11:30 a.m. to 1 p.m. in the Human Resources Learning Center. The latter will include a computer lab where employees can get help making changes on the Open Enrollment web site.

At a Mini-Fair from 9:30 a.m. to 3:30 p.m. Monday, Nov. 17, in the UCen Harbor Room, representatives from the medical plans, ARAG Legal, Fidelity and the UCSB Benefits Office will be available to answer questions. They will give presentations throughout the day in the UCen State Street Room. Sessions on UC Care will begin at 10 a.m. and 12:30 p.m., with Health Net and Blue Shield Health Savings Plan discussions taking place at 11:15 a.m. and 1:45 p.m., respectively.

Additional information and details about Open Enrollment can be found at <http://ucnet.universityofcalifornia.edu>.

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## **About UC Santa Barbara**

The University of California, Santa Barbara is a leading research institution that also provides a comprehensive liberal arts learning experience. Our academic community of faculty, students, and staff is characterized by a culture of interdisciplinary collaboration that is responsive to the needs of our multicultural and global society. All of this takes place within a living and learning environment like no other, as we draw inspiration from the beauty and resources of our extraordinary location at the edge of the Pacific Ocean.