

RETIREE OPEN ENROLLMENT CHECKLIST

If you want to maintain your current benefits, no action is required. Your current insurance coverage will continue. Note that some medical plans will have cost changes for 2026. Look carefully at your options to make sure you're in the right plan for you and your family.

Make your elections on [UCRAYS](#)¹ by Friday, November 21, 2025 at 5:00 p.m.

Changes you make during Open Enrollment, other than enrollment in pet insurance, will be effective January 1, 2026.

- ☐ Review medical plans to determine which option is the best fit for your needs. Enroll yourself and eligible family members in a new medical plan, if you wish.

For Medicare members changing medical plans: To complete your enrollment, you must submit the Medicare assignment forms for your new plan—in UCRAYS (most efficient) or by mail. Each person you enroll must complete their own form, due to UC by November 25, 2025.

For non-Medicare members, Note that UC is offering a new medical plan, HealthSavings+, which replaces CORE and Health Savings Plan (HSP). If you are a CORE or HSP member, you will be automatically enrolled in HealthSavings+ in 2026 unless you choose a different medical plan during Open Enrollment. Note that the deductibles and coinsurance amounts of the new plan vary from those of CORE and HSP.

- ☐ Change to a different dental plan, if you wish (California residents only).
- ☐ Enroll in vision coverage by contacting VSP directly at 866-240-8344 or [VSP for Me](#)²
- ☐ If you want to change your primary care physician and you will not be changing your medical plan, call your plan to request the change.
- ☐ Enroll in pet insurance by contacting Nationwide at 877-738-7874 or [petinsurance.com](#).³ Pet insurance is open for enrollment year-round. Coverage begins as soon as your application is approved by Nationwide.

- ☐ Enroll in AD&D (Accidental Death & Dismemberment) coverage. This plan is open for enrollment year-round. Contact Prudential at 855-483-1438 to enroll.
- ☐ Suspend coverage (if applicable). If you have other group or individual medical coverage, you may suspend your UC-sponsored medical coverage and re-enroll during a future Open Enrollment or at any time if you lose the other coverage.
- ☐ Re-enroll in a medical plan if you have previously suspended your UC-sponsored plan. Retirees must have had continuous medical coverage under another group or individual plan.
- ☐ Log in to [UCRAYS](#) to make your benefits elections.
- ☐ If needed, go to [UCRAYS](#) to update your UC Retirement Plan (UCRP) beneficiaries, and to [myUCretirement](#)⁴ to update your benefit plan and retirement savings beneficiaries.

¹ [retirementatyourservice.ucop.edu](#)

² [uc retirees.vspforme.com](#)

³ [petinsurance.com/uc/](#)

⁴ [myuc retirement.com](#)