

2027 Open Enrollment FAQs

What are the dates for Open Enrollment?

Open Enrollment begins at 8 a.m. (PT) on Thursday, Oct. 29, and ends at 5 p.m. (PT) on Friday, Nov. 20, 2026.

The Open Enrollment website and ALEX, UC's virtual benefits counselor, will be available beginning Friday, Oct. 23.

What is changing for medical plans in 2027?

Medical plan choices will remain the same, with no changes to the medical plan administrators: Blue Shield of California, Health Net and Kaiser. However:

- For employees whose medical premium contributions are not set by a bargaining agreement, increases to medical premium contributions for employees will range from \$6.58 to \$29.24, or about 9%, per month for individual coverage, depending on your salary and the plan you choose. UC will continue to offer the same medical plans, with no changes to carriers or plan administrators.
- Union-represented employees may have different contribution amounts under their bargaining unit's agreement.
- Some out-of-pocket costs for care will change, as described below.
- Accolade, the health care advocate for HealthSavings+ and UC Care, will have a new name: Transcarent. Members will also have a new app, tools and features. Usernames, passwords and the help phone number will not change.
- Employees living and working in the Washington, D.C. area can choose the Kaiser Mid-Atlantic HMO plan at the same premium cost as Kaiser California HMO.

How much will my medical premiums increase in 2027?

Beginning Oct. 23, you can find an overview of employee contributions on the Open Enrollment website, and information tailored for you through ALEX, based on your plan, coverage level, salary and union representation. For employees whose medical premium contributions are not set by a bargaining agreement, monthly premium increases will range from \$6.58 to \$96.22, depending on plan choice, coverage level and salary:

- HealthSavings+ — from \$6.85 (for self-coverage for an employee earning \$75,000 and under) to \$58.99 (for family coverage for an employee earning over \$223,000). HealthSavings+, a high-deductible health plan, will once again be UC's lowest premium medical plan for employees.

- Kaiser HMO — from \$6.58 (for self-coverage for an employee earning \$75,000 and under) to \$65.20 (for family coverage for an employee earning over \$223,000).
- UC Blue & Gold HMO — from \$8.08 (for self-coverage for an employee earning \$75,000 and under) to \$80.11 (for family coverage for an employee earning over \$223,000).
- UC Care premium — from \$13.63 (for self-coverage for an employee earning \$75,000 and under) to \$96.22 (for family coverage for an employee earning over \$223,000).

Are there changes to my out-of-pocket costs for medical care or prescriptions?

Some costs will change in 2027. For example:

- UC HMO out-of-pocket maximums will be \$3,000 for self-only coverage and \$6,000 for two-party and family coverage. An out-of-pocket maximum is the most you pay during a plan year for covered care and services; after you reach the maximum out-of-pocket dollar amount, the plan pays 100% of covered in-network costs for the remainder of the year.
- For HealthSavings+, the in-network out-of-pocket maximum for any one member with family coverage will be \$12,000. Overall in-network out-of-pocket maximums for UC PPO plans will not change and will remain \$6,700 for employee-only coverage and \$13,400 for family coverage.
- For UC Care, UC Blue & Gold HMO and Kaiser members who receive behavioral health services through Optum, the \$30 office visit copay will apply beginning with the first visit rather than after the first three visits.
- UC Blue & Gold HMO will cap pharmacy copays at \$250, which may lower costs for some specialty medications.

Are plan changes different for some represented employees?

All employees who are eligible for the Faculty/Staff Benefits program are subject to the same UC plan and benefit design updates. For example, the changes to a plan's copays and out-of-pocket maximums apply to all members of that plan. Because collective bargaining agreements are negotiated separately for each bargaining unit, premium rates vary across union agreements.

Why are medical premium and out-of-pocket costs increasing, and what is UC doing to help?

The cost of providing healthcare continues to increase. Higher costs for equipment, medicines, technology, specialty drugs and complex treatments all contribute to higher health plan costs.

UC recognizes that increases in premiums or out-of-pocket costs can affect how employees plan for healthcare. Systemwide Human Resources, UC Finance and UC Health have worked together to limit premium increases while preserving choice, comprehensive coverage and access:

- UC will continue to cover, on average, over 85% of the total cost of medical premiums across pay bands and coverage tiers, contributing \$294 million more than last year toward health benefits.

- UC Health is helping reduce underlying medical costs by limiting increases in what UC's medical plans pay for care from UC Health providers.

Will I be able to see the same doctor next year?

Provider participation is based on contracts between health plans and doctors, medical groups and facilities, and those contracts can change over time. If a change affects your access to care, UC and your health plan will provide information about next steps and available options. You may want to call your provider and confirm whether they plan to stay in your plan's network in 2027.

How can I compare medical plans?

[ALEX](#) and the Open Enrollment website will launch Friday, Oct. 23. [ALEX](#) will provide personalized comparisons based on your union representation, bargaining unit, provider preferences and expected healthcare needs. Review plan materials and confirm that your providers will be in-network for 2027 before making your selection.

What is Transcarent?

Transcarent is the new name for Accolade, the healthcare advocacy service for HealthSavings+ and UC Care. You'll have a new app, with updated tools and features. Your username and password will carry over, and the same phone number will remain available for help.

What is changing for non-medical plans in 2027?

You'll have the same non-medical plan choices next year, plus the option to apply for auto, home and renters insurance through California Casualty. There are no changes to the companies we work with to administer our plans (such as Delta Dental, VSP and Prudential).

There are a few new offerings and enhancements, including:

- UC will continue to cover the full cost of [dental](#) and [vision](#) coverage for eligible employees, and Warby Parker will join the VSP provider network.
- California Casualty will offer auto, home and renters insurance to UC employees and retirees in 2027, with exclusive rates and flexible payment options, including payroll deduction.
- [Accident insurance](#) will provide increased cash benefits for emergency room, urgent care and doctor's office visits.
- You can increase your contributions to some pretax accounts:
 - The 2027 [Health flexible spending account \(FSA\)](#) contribution limit will be \$3,400 per person.
 - The [Dependent Care FSA](#) limit will remain \$7,500, or \$3,200 for employees who earned \$160,000 or more in 2026.

- The [Health Savings Account \(HSA\)](#) contribution limit (for eligible HealthSavings+ members) will be \$4,500 for individuals and \$9,000 for families, including UC contributions of up to \$750 and \$1,500, respectively.

If I don't want to make changes, do I have to do anything?

If you are satisfied with your current medical, dental, vision, supplemental health and legal coverage, you do not need to make a change; your coverage will continue. You may wish to review your plan options, costs, provider networks and family coverage needs before Open Enrollment ends.

Important reminder: You must actively re-enroll in the Health FSA and Dependent Care FSA each year if you want to continue participating. If you are enrolled in HealthSavings+, you may also want to review or adjust your HSA contribution.

Do I have to re-enroll in my FSAs?

Yes. You must actively enroll each year to continue participating in the Health FSA or Dependent Care FSA. For 2027, the Health FSA limit is \$3,400 per person. The Dependent Care FSA limit is \$7,500, or \$3,200 if you earned \$160,000 or more in 2026.

What are the benefits I can review and change during Open Enrollment, and where do I enroll?

As part of the Open Enrollment process on UCPath, you can enroll in or change your medical, dental and vision coverage, accident, critical illness and hospital indemnity insurance, legal insurance, and Health and Dependent Care FSAs.

You can enroll in pet, auto, home and renters, and Accidental Death & Dismemberment (AD&D) insurance year-round. Apply for pet insurance through Nationwide and for auto, home and renters insurance through California Casualty beginning Dec. 1, 2026.