

Guide to Enrolling in Benefits – Open Enrollment 2025

Open Enrollment (OE) provides you with the opportunity to enroll and/or make changes to your benefit plans for you and your family. This document provides guidance on how to complete your benefit elections through [UCPath](#) online during open enrollment for the plan year of 2025.

Open Enrollment Dates

- Starts Thursday, October 31, 2024, at 8 a.m.
- Ends Friday, November 22, 2024, at 5 p.m.

Contents

To jump to one of the following sections, click on the link below:

- [Web Browser Tips](#)
- [Log in to UCPath](#)
- [Benefits Enrollment Page](#)
- [Open Enrollment Page](#)
- [Add Dependents to Benefit Plans](#)
- [How to Submit Your Benefit Elections](#)
- [I Have No Changes](#)
- [Review your Open Enrollment Elections](#)
- [Open Enrollment Coverage Begin Date & Paycheck Deduction Dates](#)
- [UCPath Open Enrollment Troubleshooting Tips](#)

Guide to Enrolling in Benefits – Open Enrollment 2025

How to Make Your Open Enrollment Changes

Web Browser Tips

- Use a current version of Safari, Google, Firefox, or Microsoft Edge to enroll in open enrollment on UCPath
- Disable pop-up blockers **before** you start the enrollment process. Refer to the [Disable Pop-Up Blocker](#) job aid for instructions

Log in to UCPath

- Log in to [UCPath](#), locate the open enrollment countdown clock at the top of the dashboard, and click the **Enroll Now** button.



If prompted, answer the **Security Question** and then click the **Submit** button

- The security question is specific to your account and may not be the same as the example shown here
- You are required to set up security questions and answers to use self-service functionality in UCPath, including Open Enrollment 2025. Refer to the [Security Question Setup](#) training simulation for instructions.

A screenshot of a 'SECURITY QUESTION' form. The title 'SECURITY QUESTION' is at the top. Below it, the text says 'Please confirm your identity by answering the following security question.' There is a text input field with the question 'What is your favorite drink?' above it. At the bottom of the form, there is a blue button labeled 'Submit'.

Guide to Enrolling in Benefits – Open Enrollment 2025

Benefits Enrollment Page

The **Benefits Enrollment** page appears after successfully answering the security question. You can click the [Ask ALEX](#) link to access your virtual benefits counselor. ALEX is a tool designed to assist you in making a well informed decision when it comes to selecting your benefits.

Under the **Open Benefits Events** section, click the **Open** button to begin making your open enrollment elections.

- **Note:** A spinning circle indicates UCPath is processing your request

BENEFITS ENROLLMENT

Welcome to the benefits enrollment section.

You and your family now have an opportunity to enroll in benefits based on one of the scenarios listed below :

- You are a new hire with a Period of Initial Eligibility (PIE) to enroll in benefits initially, OR
- You are newly eligible for benefits, OR
- You have a life event that enables you to make enrollment changes, OR
- The annual Open Enrollment period is now open

Scroll down to view the list of your benefit events below. Do you see the **Open** button next to an event? If so, that indicates the event is currently open to you for enrollment. Click on **Open** to begin.

Take advantage of the OE opportunity because your other options are limited to:

90-day Waiting Period
If you miss your initial enrollment period, you may enroll yourself and/or your family member in medical coverage with a 90 day waiting period. Coverage is effective after 90 consecutive calendar days have elapsed. Your premiums may need to be paid on an after-tax basis.

Open Enrollment
Open Enrollment (OE) is the time each year (typically in the Fall) when you can change your medical plan and sign up for other benefits. Shortly before OE opens, UC will launch a dedicated website, ucal.us/oe to guide you through the process. Most changes you make during OE are effective January 1 of the following year.
UC Residents and Fellows are eligible for the Flexible Spending Accounts only through UCPath, please visit www.ucresidentbenefits.com for more information.

Life Event
A life event provides an opportunity to enroll in, or make changes to, your UC benefits when family status changes occur (marriage, domestic partnership, birth, adoption or divorce) or, in some cases, after you or an eligible family member experience an involuntary loss of non-UC health & welfare coverage. Changes to benefits elections made due to a life event are effective retroactive to the date the life event occurred.

The **Open** button below indicates that you may make benefit elections now. If you recently made Open Enrollment elections and the Open Enrollment period has not ended, you may click on the Submitted button and you will be allowed to submit new elections. You may make changes one time daily through the close of Open Enrollment, then your elections are final. If you encounter an error, need assistance or have additional questions, contact the UCPath Center at 1-855-9UC-PATH (1-855-982-7284).

Need help deciding which benefits are right for you? [Ask ALEX](#)

Open Benefit Events

Click the **Open** button to load your benefits enrollment information.

Open Enrollment
TRAINER 3

Open >

Open Enrollment Page

The **Open Enrollment** page displays the following sections:

- **Reminders:** Review all the information provided in this section for important benefit plan reminders
- **Election Summary:** This section shows your current cost per pay period for your benefit choices. As you make your open enrollment selections, the **Before Tax** and **After Tax** columns will update to reflect your total costs.
- **Current Benefits Details:** These tiles represent all the available benefit plans. The benefit plan tiles will display your selected plan and plan cost. If you are a new employee, tiles will default to **Waive**.
- Click the **Edit** button (pencil icon) on each of the benefit plan tiles to make changes to your elections

Guide to Enrolling in Benefits – Open Enrollment 2025

- **Note:** Benefit plans without an edit (pencil icon) button are **not** open for changes during open enrollment

For this example, click the **Edit** button (pencil icon) on the **Medical** tile to change this benefit plan.

OPEN ENROLLMENT

Now is the time to make sure you're enrolled in the right plans for you and your family. To learn more about your choices, click on UCnet.

Reminders

Flexible Spending Accounts: If you are enrolled in the Health or DepCare Flexible Spending Account (FSA) and want to continue participating next year, you **must** reenroll in these programs during Open Enrollment. If you do not reenroll in the Health FSA, you must have a minimum of \$25 remaining in your account on December 31, 2023 to be able to carry over your balance to the next plan year. The carryover from plan year 2023 to 2024 is limited to \$610.

Moving from FSA to Health Savings Account: If you are enrolled in Health FSA in 2023, will have a balance of at least \$25 at the end of the plan year, and plan to enroll in the Health Savings Plan for 2024, UC will create a Limited Health FSA for your carryover balance. Please see UCnet for more information.

Life and Disability Plans: You cannot enroll in Life or Disability Plans through the Open Enrollment event in UCPath. However, you can apply for Disability coverage at any time by submitting an application directly to the insurance carrier. You may request to enroll yourself in Supplemental Life insurance, and/or your spouse/domestic partner in Expanded Dependent Life, at any time by submitting a request through the Life Events section of the UCPath enrollment portal. You will receive an email from the insurance company to complete a statement of health. If approved, UCPath will complete and finalize your enrollment. Enrollment is not guaranteed, and certain medical conditions may prevent approval. Visit UCnet for more information on how to apply.

Family Member Eligibility Verification: If you enroll new family members during Open Enrollment, you are required to verify your family members' eligibility for coverage. You will receive a packet from UnifyHR with instructions on how to complete the verification process. If you do not complete verification, your family members will be disenrolled from benefits.

Important: Your current benefit elections are summarized below.

To edit your benefit elections, click on the edit button (pencil icon) in the upper corner of the benefit tile and modify your selection(s).

Once your selections have been completed, select the **Submit** button to finalize your choices.

Your enrollments are not finalized until you Submit all your choices from the **Submit Benefit Choices** page.

Election Summary

This table summarizes estimated costs per pay period for your new benefit choices.

	Before Tax	After Tax	Total	Employer
Costs	122.55	201.98	324.53	912.41
Your Costs	122.55	201.98	324.53	

Current Benefits Details

Medical

UC Blue & Gold HMO:Self-Only

122.55
Before Tax

Dental

Delta Dental PPO:Family (NA+NC)

0.00
Before Tax

Vision

Vision Service Plan (VSP):Family (NA+NC)

0.00
Before Tax

In the **Select an Option** section for the medical benefit plan, select your plan or waive coverage.

Select an Option

Here are your available options with your costs per pay period. (Your cost = full benefit cost - UC contribution)

Core Plan	UC Health Savings Plan	UC Care Plan
Select	Select	Select
UC Blue & Gold HMO	Kaiser North	Waive
Selected	Select	Select

[View cost summary](#)

Guide to Enrolling in Benefits – Open Enrollment 2025

Add Dependents to Benefit Plans

Use the [Enroll Your Family Members](#) section to add dependents to the selected plan. The dependents you enter in UCPath appear in the [Dependent](#) list. You can add or modify dependents during the enrollment process.

- Click the [Add/Review Family Members](#) button

Enroll Your Family Members

The following list displays all individuals you have named as family members. If an individual is missing from this list, use the [Add/Review Dependents](#) button to add new family members or to determine why a family member has been determined to be ineligible.

If you have added a new family member under [Add/Review Dependents](#) you must also check the box below to add them to coverage for this plan. Repeat this step for each plan in which you want them enrolled (e.g., medical, dental, vision, etc.).

The Affordable Care Act (ACA) requires employers to make reasonable efforts to obtain Social Security numbers for employees, spouses /domestic partners, and dependents. To enroll any of the listed individuals for coverage in this plan, check the box next to the family member's name.

Dependents who were previously enrolled in UC Benefits and did not complete Family Member Eligibility Verification (FMEV) will be grayed out and unable to be selected. To enroll your unverified dependent(s) into UC BENEFITS, you will need to complete the FMEV process. Instructions on how to complete the FMEV process for your dependent(s) are posted on [UCnet](#)

Dependent

- Spouse (Opposite/Same Sex) NA

[Add/Review Family Members](#)

- On the [Add/Review Dependent](#) page, select the name of your dependent to view or modify their personal information. To add a dependent, click the [Add a dependent](#) button.

The people listed below may be eligible for benefit coverage. Select a name to view or modify personal information. To add a dependent, select the "Add a dependent" button. Your dependent will not be enrolled until you add their personal information here and then select "Return to Event Selection" to add them to each plan in which you want them enrolled.

<input type="checkbox"/> <input type="checkbox"/> Child EE Biological/Adopted NC	Date of Birth: Dependent:	01/01/2015 Yes	>
<input type="checkbox"/> <input type="checkbox"/> Spouse (Opposite/Same Sex) NA	Date of Birth: Dependent:	01/01/1985 Yes	>
<input type="checkbox"/> <input type="checkbox"/> Child EE Biological/Adopted NC	Date of Birth: Dependent:	01/01/2019 Yes	>

[Return to Event Selection](#) [Add a dependent](#)

Guide to Enrolling in Benefits – Open Enrollment 2025

- Complete the **Personal Information** section for your dependent(s) on the **Dependent Personal Information** page

Select Save once you have added your Dependent personal information. This information will go into effect as of Jan 1, 2024.
The Affordable Care Act (ACA) requires employers to make reasonable efforts to obtain Social Security number for employees, spouses/domestic partners, and dependents.

Personal Information

* First Name

Middle Name

* Last Name

Name Prefix

Name Suffix

* Date of Birth

* Gender
Select an Option

Social Security Number

- In the **Relationship** section, click the drop-down in **What Relationship do you have with this dependent?** The **Relationship to Employee** section will auto-populate based on your selection.

Relationship

What Relationship do you have with this dependent?
Select an Option

* Relationship to Employee
Select an Option

Guide to Enrolling in Benefits – Open Enrollment 2025

- In the **Address and Telephone** section, you can select the check box to use the **Same Address as Employee** and/or to use the **Same Phone as Employee** if the dependent and employee use the same address and phone.
- Once you complete the **Dependent Personal Information** page, click the **Save** button.

Address and Telephone

Same Address as Employee

Country United States

Address 300 Lakeside Dr
Durrum 300
Oakland, CA 94612

Same Phone as Employee

Phone Phone

* Denotes required field

[Return to Dependent Summary](#) [Save](#)

- The **Save Confirmation** page confirms the personal information entered for your dependent was successfully saved. Click the **OK** button to continue.

SAVE CONFIRMATION

✓ The Save was successful.

[OK](#)

- You are returned to the **Enroll Your Family Members** page, and the newly entered dependent appears in the **Dependent** list but are **not yet** enrolled in the benefit plan
 - To enroll a dependent in this plan, you must select the check box next to the dependent(s) name

Dependent

[Redacted] - Child EE Biological/Adopted NC

[Redacted] - Spouse (Opposite/Same Sex) NA

[Redacted] - Child EE Biological/Adopted NC

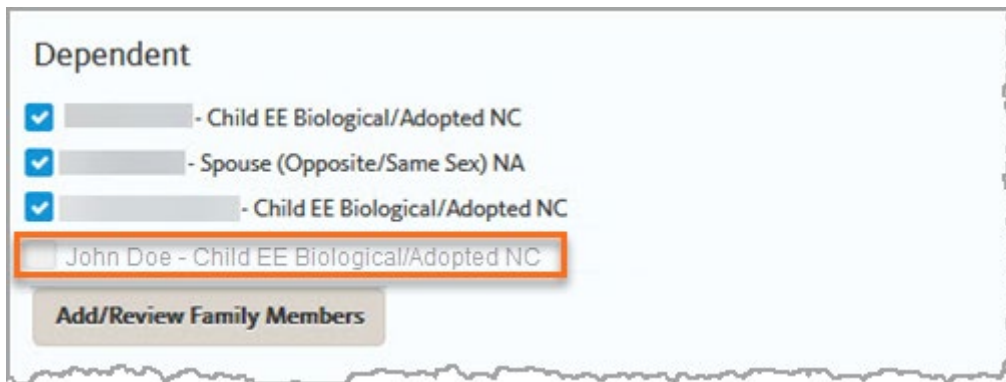
[Redacted] - Child EE Biological/Adopted NC

[Add/Review Family Members](#)

Guide to Enrolling in Benefits – Open Enrollment 2025

It is important to note that UC requires employees who enroll their dependents in medical, dental, and/or vision plans to provide documentation verifying their family members' eligibility for coverage to UC's third-party vendor, [UnifyHR](#).

Dependents who have not been verified will be disenrolled from benefit plans and cannot be added until the verification process is completed. They will be grayed out and unable to be added to selected, as shown in the example below.



Dependent

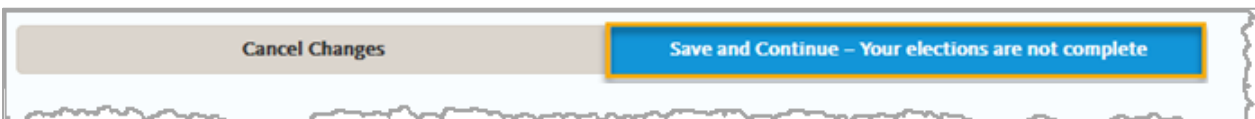
- [Redacted] - Child EE Biological/Adopted NC
- [Redacted] - Spouse (Opposite/Same Sex) NA
- [Redacted] - Child EE Biological/Adopted NC
- John Doe - Child EE Biological/Adopted NC

Add/Review Family Members

- After you complete your elections for the selected benefit plan, you can either:
 - Click the **Save and Continue – Your elections are not complete** button to save your changes and continue to the next screen

⚠ Note: Clicking on **Save and Continue – Your elections are not complete** DOES NOT submit your open enrollment elections. This only saves your selections.

- Click the **Cancel Changes** button to exit this page without saving your changes



Cancel Changes

Save and Continue – Your elections are not complete

Guide to Enrolling in Benefits – Open Enrollment 2025

- UCPath displays the details for your selection, including the plan, the estimated pay period cost for the benefit election, and the covered dependents
 - Click the **Save Changes** button to save your changes, or click the **Back** button to continue making changes

MEDICAL

Your Choice
You have chosen UC Care Plan with Family (NA+NC) coverage.

Your estimated cost per pay period
\$675.52

Your Covered Dependents

Name	Relationship
	Child EE Biological/Adopted NC
	Spouse (Opposite/Same Sex) NA
	Child EE Biological/Adopted NC
	Child EE Biological/Adopted NC

Notes
Once submitted, this choice will take effect January 1.

For **biweekly** employees, deductions will start with your first paycheck in December, with the exception of disability and Flexible Spending Account deductions, which commence with your paycheck in January.

For **monthly** employees, deductions will start with your first paycheck in January, with the exception of disability deductions, which commence with your paycheck in February.

Back **Save Changes**

The **Open Enrollment** page appears again. The details for the benefit plan you selected are displayed on the tile. Repeat the steps for each benefit plan tile to make your open enrollment elections.

Election Summary

This table summarizes estimated costs per pay period for your new benefit choices.

	Before Tax	After Tax	Total	Employer
Costs	675.52	201.98	877.50	3,112.78
Your Costs	675.52	201.98	877.50	

Current Benefits Details

Medical

UC Care Plan:Family (NA+NC)
New

675.52
Before Tax

Dental

Delta Dental PPO:Family (NA+NC)

0.00
Before Tax

Vision

Vision Service Plan (VSP):Family (NA+NC)

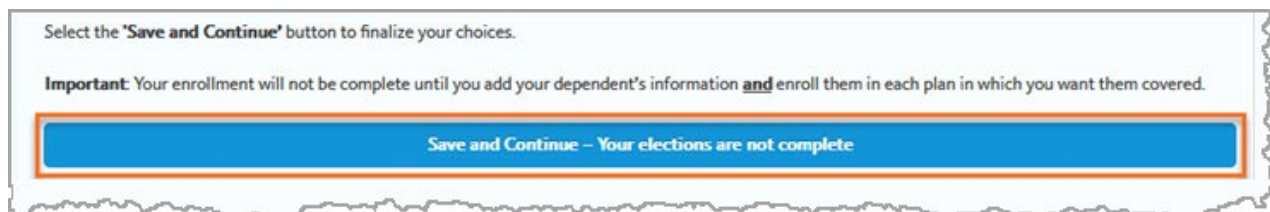
0.00
Before Tax

Guide to Enrolling in Benefits – Open Enrollment 2025

How to Submit Your Benefit Elections

Once you have reviewed each of the benefit plan tiles, made all your elections, and are ready to begin the submit process, scroll down to the bottom of the [Open Enrollment](#) page.

- Click the [Save and Continue – Your elections are not complete](#) button to save your changes and continue to the next screen
 - **Note:** Clicking on [Save and Continue – Your elections are not complete](#) DOES NOT submit your open enrollment elections. This only saves your selections.



The [Submit Benefit Choices](#) page will appear

- Review the [Terms and Conditions](#), and click on the check box under the [Arbitration](#) section to accept the terms and conditions

SUBMIT BENEFIT CHOICES

You have almost completed your enrollment. If you have no further changes, accept the Arbitration statement and Terms and Conditions below, then select the **'Save and Continue'** button to finalize your benefits choices.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

You may store your choices on each page and return to the Enrollment Summary as many times as you'd like up until your enrollment deadline. However, once you select the **'Save and Continue'** button your benefit choices will be processed.

You may make changes to your elections during Open Enrollment; however, you may submit changes only once per day.

Terms and Conditions

Your Social Security number, and that of your enrolled family members, is required for purposes of benefit plan administration, for financial reporting, to verify your identity, and for legally required reporting purposes all in compliance with federal and state laws.

If you are confirmed as eligible for participation in UC-sponsored plans, you are subject to the following terms and conditions:

ARBITRATION

With the exception of benefits provided or administered by Optum Behavioral Health, UC-sponsored medical plans require resolution of disputes through arbitration.

With regard to each plan except a Kaiser Foundation Health Plan, by your written or electronic signature, IT IS UNDERSTOOD AND YOU AGREE THAT ANY DISPUTE AS TO MEDICAL MALPRACTICE – THAT IS, AS TO WHETHER ANY MEDICAL SERVICES RENDERED UNDER THE CONTRACT WERE UNNECESSARY OR UNAUTHORIZED OR WERE IMPROPERLY, NEGLIGENTLY OR INCOMPETENTLY RENDERED – WILL BE DETERMINED BY SUBMISSION TO ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND NOT BY A LAWSUIT OR RESORT TO COURT PROCESS, EXCEPT AS CALIFORNIA LAW PROVIDES FOR JUDICIAL REVIEW OF ARBITRATION PROCEEDINGS. BOTH PARTIES TO THE CONTRACT, BY ENTERING INTO IT, ARE GIVING UP THEIR CONSTITUTIONAL RIGHT TO HAVE ANY SUCH DISPUTE DECIDED IN A COURT OF LAW BEFORE A JURY AND INSTEAD ARE ACCEPTING THE USE OF ARBITRATION.

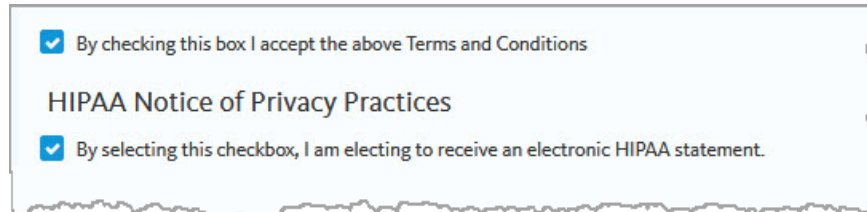
NOTICE: BY SIGNING THIS CONTRACT YOU ARE AGREEING TO HAVE ANY ISSUE OF MEDICAL MALPRACTICE DECIDED BY NEUTRAL ARBITRATION AND YOU ARE GIVING UP YOUR RIGHT TO A JURY OR COURT TRIAL.

BY CHECKING THIS BOX I AM ELECTRONICALLY SIGNING AND ACCEPTING THE ABOVE ARBITRATION TERMS PERTAINING TO ALL MEDICAL PLANS EXCEPT KAISER FOUNDATION HEALTH PLANS AND OPTUM BEHAVIORAL HEALTH PLANS.

Guide to Enrolling in Benefits – Open Enrollment 2025

Click on the following checkboxes:

- **By checking this box I accept the above Terms and Conditions**
- **HIPAA Notice of Privacy Practices:** This box is checked by default and indicates you agree to receive a copy electronically. If you would like to receive a copy in the mail deselect this box.



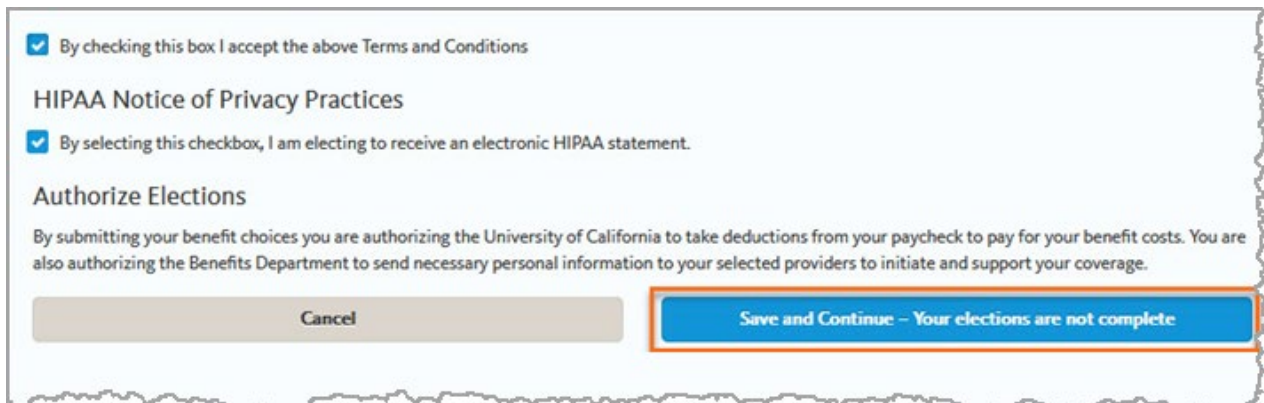
By checking this box I accept the above Terms and Conditions

HIPAA Notice of Privacy Practices

By selecting this checkbox, I am electing to receive an electronic HIPAA statement.

Below the **Authorize Elections** section, continue with one of the following:

- Click the **Cancel** button to exit this page without saving your changes
- Click on the **Save and Continue – Your elections are not complete** button to save your changes and continue to the next screen
 - **Note:** Clicking on **Save and Continue – Your elections are not complete** DOES NOT submit your open enrollment elections. This only saves your selections.



By checking this box I accept the above Terms and Conditions

HIPAA Notice of Privacy Practices

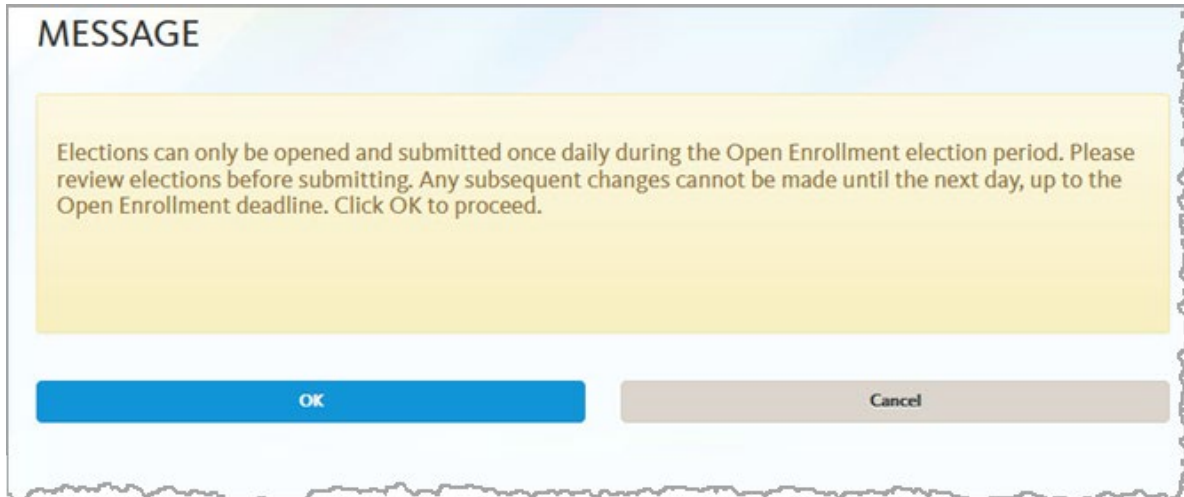
By selecting this checkbox, I am electing to receive an electronic HIPAA statement.

Authorize Elections

By submitting your benefit choices you are authorizing the University of California to take deductions from your paycheck to pay for your benefit costs. You are also authorizing the Benefits Department to send necessary personal information to your selected providers to initiate and support your coverage.

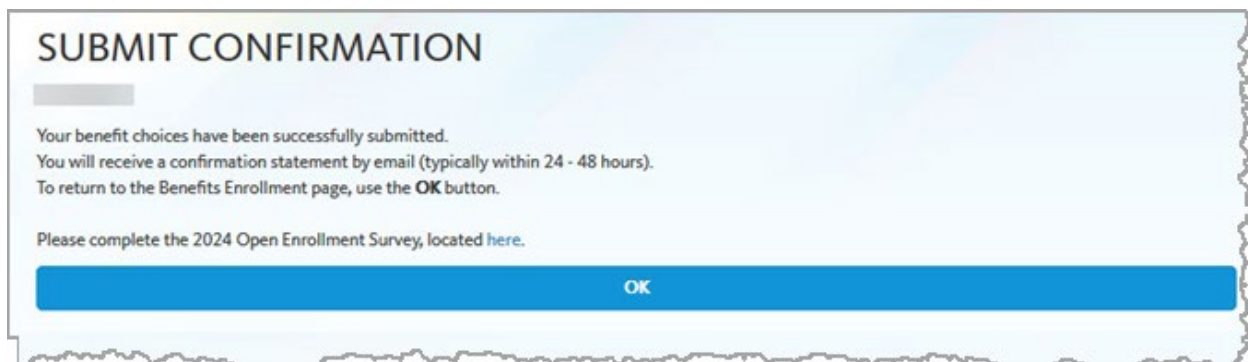
Guide to Enrolling in Benefits – Open Enrollment 2025

If you select the **Save and Continue – Your elections are not complete** button, the following **Message** page displays. Click **OK** to continue.

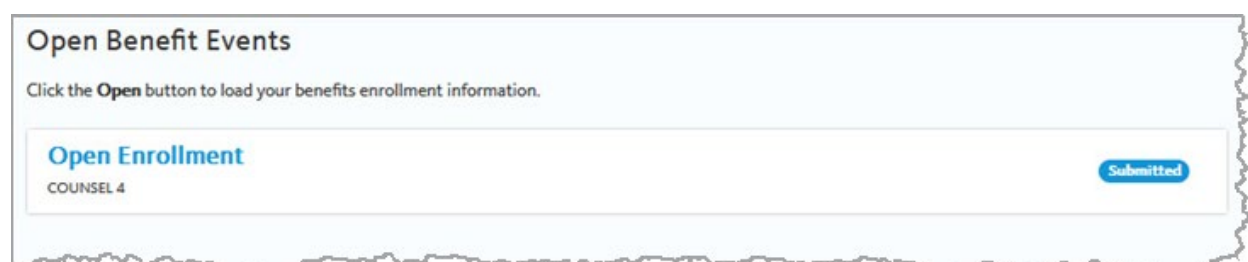


The **Submit Confirmation** page will inform you that your benefit elections were successfully submitted.

- **Note:** You will receive a confirmation statement by email within 24-48 hours. Review the confirmation statement, and if you need to make additional changes to your elections, you can submit changes in UCPath **once per day** during the open enrollment election period.
- Click **OK** to return to the **Open Enrollment** page



Once back on the Open Enrollment page, under the **Open Enrollment Events** section, it will display as **Submitted** until your elections are processed.



Guide to Enrolling in Benefits – Open Enrollment 2025

- Your Open Enrollment event reopens the following day at 8 a.m. if you need to make additional changes during the Open Enrollment period. You will receive a confirmation statement via email each time you change and re-submit your open enrollment elections.
 - You can continue to make and submit your open enrollment changes **once per day** until November 22, 2024, at 5 p.m. PST
- You will receive a final benefits enrollment confirmation statement via email by the second week of December.

I Have No Changes

Open Enrollment is the opportunity for you to review your benefits and make any necessary changes to your benefits elections, but it is not required. If you wish to continue the same benefit plans you currently have, no action is required except for Flexible Spending Accounts (FSAs).

- If you are enrolled in a Flexible Spending Account (Health FSA and/or the Dependent Care FSA) and want to continue participating in 2025, you **must** re-enroll each calendar year.

Review your Open Enrollment Elections

After your Open Enrollment changes are finalized, you can review your open enrollment elections on your confirmation statement sent via email or on [UCPath](#) on the [Benefits Summary](#) page (Refer to the [View Benefits Summary](#) training simulation for instructions).

- **Note:** Your open enrollment elections are usually finalized by the next business day after you submit your elections

The screenshot displays the 'BENEFITS SUMMARY' page on UCPath. At the top, it shows the user's 'Benefits Eligibility Level: F-FULL' and a date selector set to '09/26/2023'. Below this, there are four benefit plan cards, each with a 'View Details >' link:

- Medical:** UC Blue & Gold HMO, Self-Only
- Dental:** Delta Dental PPO, Family (NA+NC)
- Vision:** Vision Service Plan (VSP), Family (NA+NC)
- Legal Insurance:** ARAG Legal, Family (NA+NC)

Guide to Enrolling in Benefits – Open Enrollment 2025

Open Enrollment Coverage Begin Date & Paycheck Deduction Dates

The following table illustrates the coverage begin date for open enrollment changes and the paycheck on which new benefit rates take effect. Monthly employees pay most benefit costs at the start of the coverage month, and bi-weekly employees pay most benefit costs the month before coverage. This means that new 2025 benefit rates will be reflected in the December 2024 paycheck for bi-weekly employees.

Pay Schedule	OE Coverage Begin Date After OE Finalized*	Deduction Begin Date	Paycheck Date
Bi-weekly*	1/1/2025	11/10/2024	12/4/2024
Monthly**	1/1/2025	12/1/2024	1/2/2025

Bi-weekly*: Flexible Spending Account (FSA) contributions and disability premiums for January coverage will be deducted on the 1/2/2025 paycheck. The coverage begin date is 1/1/2025.

Monthly:** Flexible Spending Account (FSA) contributions and disability premiums for January coverage will be deducted on the 1/2/2025 paycheck. The coverage begin date is 1/1/2025.

UCPath Open Enrollment Troubleshooting Tips

- If you cannot move forward in the Open Enrollment pages (for example, the page seems to be 'stuck'), return to the UCPath [Dashboard](#) and click the [Enroll Here](#) button.
 - From the [Dashboard](#), you can also navigate to [Employee Actions > Health and Welfare > Enroll in Benefits](#). This action refreshes the [Enroll in Benefits](#) transaction. You may or may not lose your data entry; data entry is generally saved, but this may not occur if you were truly 'stuck.'
- For security purposes, if there is non-activity while on the [Open Enrollment](#) page on UCPath, the system will automatically timeout after 20 minutes. The following warning message will appear five minutes before the default system timeout occurs.
 - If this message occurs while you are making your open enrollment elections, click the text, [Click here to remain on the page](#). Otherwise, your session will time out, and you will need to return to the [Open Enrollment](#) page by clicking on the [Enroll Now](#) button on the UCPath dashboard.



Guide to Enrolling in Benefits – Open Enrollment 2025

- Or you may get the **UCPath Alert** window if your session is about to expire. Click the **Yes** button to reset your session.

