

Q&A Reference Guide

TOTAL QUESTIONS

27 questions

TOPICS

7 categories

This document consolidates member questions and answers from both webinar sessions into a single reference. Similar questions have been combined. Member names and identifying details have been removed. For personalized assistance, contact Accolade at member.accolade.com or by phone.

ENROLLMENT, ID CARDS & ACCOUNT ACCESS

4 QUESTIONS

1

After enrolling on the UC website, how long should I expect to wait for health insurance ID cards and access to the Accolade member portal?

- **UC Office of the President**

Eligibility files are sent from UC to Blue Shield of California (BSC) weekly. Depending on when your enrollment is entered into the UC system, it can take up to two weeks for your record to load into BSC. Once you appear in the BSC system, a physical ID card will arrive within 7–10 business days. You can contact Accolade approximately two weeks after completing enrollment, and they can confirm your eligibility status and help you get started on the Accolade mobile app.

2

I enrolled in UC Care and still haven't received ID cards in the mail. Who do I contact, and what can they do?

- **Blue Shield of California**

Contact Accolade. They can email you a PDF copy of your ID cards immediately and order new physical cards. Be sure to confirm that your mailing address on file is correct. If you recently moved or changed retiree status, Accolade can also verify your eligibility and confirm your address in the system.

3

My address on file is wrong and I'm not receiving communications. How do I update it so everything — Blue Shield, Accolade, and UC — is synchronized?

- **UC Office of the President**

Update your address through **UCPath**. Once corrected in the UC system, the new address will automatically flow through to your Blue Shield and Accolade profiles. There is no need to update each system separately.

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Where can I see my current benefit enrollments — including dental and vision?

- **UC Office of the President**

Sign into your **UCPath** account to view all of your current benefit enrollments. You can find the link on UCnet under the Resources tab: ucnet.universityofcalifornia.edu

USING YOUR HSA (HEALTHSAVINGS+)

2 QUESTIONS

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I'm single and will transition to Medicare mid-year in 2026. How do I calculate my maximum allowable HSA contribution for the year?

- **UC / Accolade Team**

First, check your pay stub to see how much you have already contributed. For 2026, the **maximum HSA contribution for a single person is \$4,400**. The difference between \$4,400 and your year-to-date contributions is the amount you can still contribute before your Medicare coverage begins. If you want to maximize your HSA before your Medicare start date, consider increasing your monthly contribution amount — contact **UC HR** to make that change.

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I've been using a GoodRx coupon to pay cash for a prescription because it's less expensive than using my UC HealthSavings+ insurance. Can I use my HSA funds for this?

- **UC / Accolade Team**

Yes. You can use your HSA funds to pay for eligible prescription costs regardless of whether you use your insurance card or a discount program like GoodRx. That is exactly what your HSA is designed for.

UNDERSTANDING YOUR PLAN

6 QUESTIONS

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Is UC Care the same as Blue Shield of California? Why do the webinars focus on UC Care and HealthSavings+ rather than Blue Shield directly?

- **Blue Shield of California**

They are not the same, though they are closely connected. Both the **UC Care PPO** and **HealthSavings+** plans use the Blue Shield of California provider network — but they are distinct UC plan options with different benefit structures and cost shares. Blue Shield is the carrier that processes claims and provides the network infrastructure, largely working behind the scenes. Day-to-day member service — provider searches, eligibility questions, claims inquiries, and Navitus (pharmacy) support — is handled by **Accolade**, making them your one-stop shop for all service needs. Accolade has full partnership access to Blue Shield's systems.

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In the Accolade app I'm prompted to choose from "Blue Shield of CA Trio HMO," "Blue Shield of CA PPO," or "Virtual Blue." I'm enrolled in UC Care — which option do I select?

- **Accolade**

If you are enrolled in **UC Care**, select "**Blue Shield of CA PPO**" in the Accolade app. UC Care members are considered Blue Shield of California PPO members within the Accolade platform.

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What is the difference between Tier 1 and Tier 2 on the UC Care PPO plan? Do Tier 2 providers cost the same as Tier 1?

- **UC Office of the President**

Tier 1 is the UC Friends & Family network — a select, UC-aligned group of providers. It is only available within California and carries the **lowest cost share**.

Tier 2 is the full Blue Shield of California PPO network. Both tiers are accessible on the UC Care PPO plan, but your out-of-pocket costs are **higher at Tier 2** than at Tier 1. Outside of California, any in-network Blue Shield PPO provider is considered Tier 2 — Tier 1 does not apply outside the state.

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If I have a dependent attending college out of state, are they covered, and at which tier?

- **UC Office of the President**

Yes, they are covered. Because Tier 1 is only available in California, dependents living out of state use **Tier 2 benefits**. Any provider contracted in the Blue Shield PPO network outside California is considered Tier 2.

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Are faculty and staff assistance programs also available to retirees? Where should retirees look for this information?

- **UC Office of the President**

The **UCNet website** is the central resource for all UC benefit information — for both active employees and retirees, including assistance programs. Use the top navigation toolbar to find resources specific to your situation (Medicare, non-Medicare, active employee, retiree, etc.): ucnet.universityofcalifornia.edu

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I have UC Care and visited urgent care but was charged a copay. I thought the first 12 sessions were covered at no cost?

- **UC / Accolade Team**

The benefit covering the first 12 sessions at **no cost share** applies to **virtual urgent care visits only** (through Accolade Care). In-person urgent care visits under UC Care carry a **\$30 copay**, as they have historically. If you prefer to avoid a copay for non-emergency care, consider using Accolade Care for video visits — appointments are typically available within an hour, with no need to leave home.

FINDING PROVIDERS & GETTING CARE **6 QUESTIONS**

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Should I use the Accolade portal or the Blue Shield website to find in-network providers? What if I need an in-person provider — Accolade seems to only show virtual options?

- **Accolade**

Accolade has access to **both virtual and in-person** provider networks — the same Blue Shield of California network that appears on the BSC portal. When contacting Accolade, be sure to specify that you need **in-person** options (not just virtual). Accolade can also search by provider name to confirm network status, so you don't need to scroll through a full list.

Note: **Accolade Care** (the video visit feature) is virtual-only. For in-person primary care or specialists, use the "**Find Care**" section in the Accolade member portal or contact Accolade directly. As a fallback, the Blue Shield "**Find a Doctor**" tool also works for locating local in-person providers.

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What is the Accolade web address? I'm getting error messages on the app.

- **Accolade**

The Accolade member portal is at member.accolade.com. If you continue to experience issues with the app, contact Accolade directly for technical support.

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What should I do if a facility appears in the provider directory but no longer exists at that location, or if a provider I was told was out-of-network turns out to actually be in-network?

- **UC Office of the President**

These situations are caused by gaps in provider attestation data — an issue the provider attestation enhancements recently presented are designed to address. In the meantime, **contact Accolade** for any provider discrepancy. They can confirm whether a facility has moved, verify in-network status for a specific provider, and help you find an alternative if needed. Registering on the Accolade mobile app will also give you access to the updated provider search tool going forward.

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How do I verify that a provider my doctor is referring me to is in-network before my appointment?

- **UC Office of the President**

Use the **Accolade member portal** (member.accolade.com) to search for the provider by name, or call Accolade directly. They can confirm network status quickly and accurately — you do not need to scroll through a list. This works for referrals from any provider group or network.

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How do I find out ahead of time what an out-of-network service will cost, especially if there is a maximum allowable amount (e.g., a cap on lab coverage)?

- **Blue Shield of California**

There are a few ways to get a cost estimate in advance:

- **Call or visit the provider directly** and ask for the cost of the specific services ordered. Labs are usually able to provide pricing when asked.
- Use the **Treatment Cost Estimator** tool in the Blue Shield member portal for estimates by provider and service type.
- Review your plan's **Summary of Benefits** for any services that carry a maximum allowable amount — these are most common for out-of-network hospital and facility services.

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Can prescriptions (including cold-storage medications like insulin) be ordered through Costco by mail? Do I need a Costco membership?

- UC / Accolade Team

Yes — prescription medications can be ordered through Costco mail order, and **no Costco membership is required** to use the pharmacy benefit. Costco is a Tier 1 (preferred) pharmacy under the Navitus benefit.

PREVENTIVE CARE

4 QUESTIONS

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What counts as "preventive care"? Is there a list? How many preventive visits or services can I have per year?

- Blue Shield of California

Preventive care is based on **age- and gender-specific clinical guidelines** and may also depend on your individual health risks — your provider helps determine which services qualify as preventive for you. Preventive services are **not subject to an annual limit** on either the UC Care or HealthSavings+ plan; they are guided by clinical recommendations, not a count per year. A list of recommended preventive services is available on the Blue Shield website: [blueshieldca.com — Preventive Health Guidelines](https://www.blueshieldca.com/preventive-health-guidelines)

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Are lab work and mammograms considered preventive care? Will they be covered at no cost share?

- Blue Shield of California

It depends on your individual medical situation. The plan does cover **preventive labs and mammograms at no cost share**. However, the same services may be reclassified as **"diagnostic"** based on your medical history or the clinical reason for the test — in which case cost-sharing applies. To ensure a service is submitted as preventive, **discuss this with your ordering physician before the appointment** so they code it appropriately.

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I'm scheduled for a colonoscopy with a Tier 1 doctor, but the endoscopy center is Tier 2. If a polyp is found and removed, does the visit change from preventive to diagnostic — and how does that affect my coverage?

- **Blue Shield of California**

The classification depends on **how the provider bills the service**:

- If polyps are found and removed for biopsy, the claim is **typically billed as diagnostic** (tissue is being tested), and cost-sharing may apply.
- If nothing is found and no further testing occurs, it is **typically billed as preventive** — provided you meet the age/clinical criteria.
- Because the endoscopy center is Tier 2, any facility charge that is not classified as preventive will **process at the Tier 2 benefit level**.

The best way to understand your expected costs is to ask **both your physician and the facility** how they plan to bill the procedure and the facility fee before your appointment.

Practical tip: Whenever you're unsure whether a service will be billed as preventive or diagnostic, ask your ordering provider before the appointment to confirm how they will submit the code. This simple step can prevent unexpected cost-sharing and is relevant for labs, mammograms, colonoscopies, and other screenings.

MIDI HEALTH & PHARMACY

5 QUESTIONS

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I see "Midi Health" in the Accolade app. What is it?

- **Accolade / UC**

Midi Health is a **new program** available through the Accolade experience, focused on women's health. A dedicated Midi webinar will be announced — watch for upcoming communications. In the meantime, you can learn more at:

- joinmidi.com/uc — UC Women's Health Journey Page
- youtube.com/@midi_health

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When registering with Midi Health, which insurance option should I select? I don't see a "Blue Shield of California" option listed by itself. Also, why does it show me as out-of-network even though I have UC Care PPO?

● **Accolade**

Midi Health is a **Tier 2 benefit** — it is not out-of-network, but it does not operate at Tier 1 rates. When registering, select the "**Anthem Blue Cross and Blue Shield**" option, which is the appropriate choice for UC members. Midi will also ask you to submit information from your insurance card and will bill based on what is listed there. If the app displays an out-of-network message, this is likely because Midi is coded as Tier 2, not because you are truly out-of-network. Contact Accolade if you need assistance confirming coverage.

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How do I find Tier 1 (preferred) pharmacies under the Navitus benefit?

● **UC / Navitus**

Preferred retail (Tier 1) pharmacies include:

- Costco, CVS, Safeway/Vons, Walgreens, Walmart
- Select UC campus pharmacies

Using preferred pharmacies helps you get the most value from your prescription benefit. Note: **no Costco membership is required** to use Costco pharmacy services.

💡 **MEMBER TIP — NAVITUS DRUG COVERAGE**

If the Navitus online formulary shows a medication as *not covered* — even with prior authorization — don't rely solely on that result. Calling **Navitus directly** (via Accolade, who can connect you) may confirm that the drug is covered with a prior approval. The online formulary doesn't always reflect the full picture. Accolade Care Advocates can connect you directly to a Navitus representative.

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If I move from HealthSavings+ to UC Medicare (Anthem Blue Cross), will I still have access to Accolade?

● **Accolade**

No. UC Medicare members do not have access to Accolade. Accolade is available only to members enrolled in UC PPO plans — specifically **UC Care** or **HealthSavings+**.

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I'll be turning 65 soon and approaching Medicare eligibility. Where can I find resources to help me prepare?

● **UC Office of the President**

UC provides a "Getting Ready for Medicare" roadmap with step-by-step guidance. You can find it on UCnet here: [ucnet.universityofcalifornia.edu — Enrolling in Medicare](https://ucnet.universityofcalifornia.edu/enrolling-in-medicare)

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I'm nearing Medicare eligibility and am also transitioning to a new UC plan. I'm struggling to navigate Accolade since I'm working 100% remotely and am new to the plan. What should I do?

● **Accolade**

Contact Accolade directly at member.accolade.com — a Care Advocate can walk you through accessing your benefits, registering for the app, and understanding how your coverage works out of state. For Medicare eligibility and enrollment questions, also refer to the UC Medicare roadmap at [UCnet](https://ucnet.universityofcalifornia.edu). It's a good idea to begin reviewing Medicare options several months before you turn 65.

Questions not addressed during a webinar may be submitted to Accolade at member.accolade.com or by phone. For UC-specific benefit and enrollment questions, visit ucnet.universityofcalifornia.edu. All member names and identifying details have been removed from this document.

**UC Care · HealthSavings+
Member Webinar Series**