



Prepare for life's surprises

2026

Supplemental health
insurance plans at a glance

Get to know the plans

As a UC employee, you have access to **three supplemental health insurance plans** designed to provide a financial safety net for accidents and health scares. Administered by Prudential with guaranteed enrollment, these plans cover you and your eligible family members. You pay the full cost of coverage through convenient after-tax payroll deductions, which means you generally don't pay taxes on any benefit payments you receive from the plan(s).

Supplemental health insurance provides you with:



Benefits regardless of what your medical plan may cover



Guaranteed coverage regardless of your health



Lump-sum payments to use however you like



Ability to take the plan with you if you change jobs or retire

The cash benefits can be used for unpaid medical bills, daily living expenses, or reducing financial stress during your recovery. When you file a qualified claim, Prudential will send the payment directly to you, so you can decide how to use the funds.

Use the cash benefit to pay:



Medical expenses not covered by your regular health insurance



Home health care for a child, elder or pet



Everyday living expenses, such as rent, bills or car payments



Transportation to doctors, therapy or other appointments



Meal delivery

Benefits for annual preventive screenings

The Critical Illness plan includes a cash benefit for an annual preventive health screening and mammography screening; the Hospital Indemnity plan includes a cash benefit for an annual mammography screening.

Accident plan

Your child gets hurt playing soccer. You're painting the kitchen and the ladder slips. You get rear-ended on your way home from work. Accidents and injuries happen when you least expect them, and most people don't budget for these unexpected events.

Here's how it works

Jesse suffered serious injuries when he collided with a car at an intersection. He had a good medical plan, but costs were adding up. Jesse's Accident Insurance prevented him from dipping into his savings.



Jesse was seriously injured in a bike accident.



An ambulance rushed him to the hospital.

Emergency room visit

BENEFIT PAYS

\$350



He was evaluated for multiple injuries and received an X-ray.

Transportation to hospital by ambulance

BENEFIT PAYS

\$400



He was admitted to the hospital for treatment.

Hospital admission

Benefit pays

\$1,200



Injuries included a concussion and broken thigh bone.



Medical appliance

BENEFIT PAYS

\$100



He had to use crutches.

BENEFIT PAYS

\$10,100*

Medical testing, surgical repair and anesthesia were necessary.



He required extensive rehabilitation.

Physical therapy

BENEFIT PAYS

\$500

(\$50 x 10 visits)

Completely recovered, Jesse took a ride on his favorite bike path, confident his vacation fund would remain intact.



*Testing: \$300, Concussion: \$300, Broken Thigh Bone: \$9,500

Critical Illness plan

If you or someone you know has been diagnosed with a critical illness, you've seen the toll it takes on the individual and their family — physically, emotionally and financially. The UC Plus Critical Illness plan provides a cash benefit for covered critical illnesses, such as a heart attack, cancer or stroke, giving you the peace of mind and financial support you can count on when you need it most.

This plan also pays you for getting a yearly preventive health screening.

Here's how it works

Dave was rushed to the hospital with chest pains. Because he had Critical Illness Insurance, Dave worried less about cost and more about getting better.



Dave experienced chest pains at work.



EMTs rushed him to the hospital.



While in the hospital, his doctor recommended treatment out of state at a cardiac care center.



Heart attack initial diagnosis

BENEFIT PAYS

\$30,000



His wife stayed at a local hotel.



Lodging cost

BENEFIT PAYS

\$500

(\$100 x 5 days)

Completely recovered, Dave returned to work, confident he wouldn't have to dip into his savings.



Hospital Indemnity plan

Even a minor trip to the hospital can result in unanticipated expenses. The UC Plus Hospital Indemnity plan pays a predetermined dollar amount directly to you when you're admitted to the hospital for a covered accident or sickness, including maternity care and COVID-19.

The plan continues to pay a cash benefit for every day you're in the hospital, up to 30 days.

Here's how it works

Erin was seriously injured in a car accident on her way to work and was rushed to the hospital. Her medical plan covered most costs, but expenses were rising. Thankfully, her Hospital Indemnity Insurance kicked in, so she could focus on her recovery.



Erin suffered serious injuries in a car accident.



She was admitted to the intensive care unit (ICU).



She transferred out of the ICU and remained in the hospital for 5 more days.

Additional ICU days

BENEFIT PAYS

\$800

(\$400 x 2 days)



She stayed for 2 additional days.

ICU admission

BENEFIT PAYS

\$1,200

Additional hospital days

BENEFIT PAYS

\$1,000

(\$200 x 5 days)

Completely recovered, Erin used her benefit to pay for a rental car and returned to work, confident that her savings wouldn't be drained.





Contacts and resources

UCPath

To enroll in a supplemental health insurance plan, visit ucpath.universityofcalifornia.edu.

If you have enrollment-related questions, contact a member of the UCPath team at **(855) 982-7284**. Business hours are 8 a.m. to 5 p.m. PT, Monday through Friday, excluding UC holidays.

ucplus.com

Find complete plan information, resources and answers to frequently asked questions.

prudential.com/mybenefits

Create an online account with Prudential to file claims electronically and check the status of existing claims.

UCnet

UCnet is the systemwide website for UC staff, faculty and retirees. You'll find news about the university and its people, as well as important information about working at UC, including benefits, policies and compensation.

The Prudential coverage described in this document is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan certificate, which can be found on ucplus.com, as this document is intended to provide a general summary of the coverage. This document is subject to the terms, conditions and limitations of the plan.

The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the university or other governing authorities. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from those described here. This document is a summary. If there is any conflict between this document and the governing plan booklets or agreements, the governing plan documents will control.