



2018 Annual Enrollment Performance Report

GOALS

The University of Missouri (UM) System's 2018 Annual Enrollment (October 16-27, 2017) achieved the goals as set out by University leadership. These goals were to:

1. Keep costs for faculty and staff manageable by:
 - a. Introducing a new tiered feature to the PPO Plan for employees of UMKC.
 - b. Evaluating ancillary insurance vendors, selecting EyeMed Vision Care for vision insurance, with lower employee premiums while maintaining equitable coverage.
2. Encourage active choice-making with:
 - a. A plan comparator tool from UnitedHealthcare.
 - b. Active enrollment and numerous educational opportunities.

RESULTS

UM System continually makes efforts to keep faculty and staff costs manageable. This year, a new tiered feature was introduced to the PPO Plan of employees working for UMKC. Of those who were eligible, 45% enrolled in the PPO Plan in Kansas City, a decrease from the nearly 47% PPO Plan enrollment in Kansas City from 2017. However, the Custom Network Plan boasts the greatest number of enrollees systemwide, with 41% selecting this plan option. Similarly, a change in vision insurance vendor will help keep costs affordable for the 70% employees enrolled in vision coverage (a number consistent with enrollment in 2017).

To encourage active choice-making, the UM System Office of Human Resources executed a comprehensive communication and education campaign. It included nearly 300,000 communication touches and over 4,000 personalized service events (see right).

The results of that active choice process were clear. For the fourth year in a row, University saw 98% engagement in Annual Enrollment systemwide—with only 2% defaulting to the after-tax, no-discount Healthy Savings Plan as a result of failing to act.

Wellness remains an important commitment for the UM System. The University continued with a third year of promoting a tobacco-free lifestyle by offering a \$50/month discount on monthly medical insurance premiums for employees and their dependents who pledged to be tobacco free throughout 2018 or enroll in a cessation program. Eighty-six percent of employees took advantage of the tobacco-free premium discount.

Also, the 2018 Wellness Incentive pays eligible employees up to \$450 if they invest in the five priorities of the UM System Culture of Health: be active, eat well, achieve work-life fit, work healthy, and empower and appreciate. The incentive program begins after the conclusion of Annual Enrollment, so final data are not yet available. However, 80% eligible employees expressed interest in engaging with 2018 Wellness Incentive offerings during Annual Enrollment.

98% actively participated

93% enrolled in medical insurance

Of those eligible, **56%** enrolled in the Custom Network-Columbia and **22%** enrolled in Custom Network-St. Louis

Out of all **18,535** employees, enrollment results were:

- **41%** - Custom Network Plan-COL
- **2%** - Custom Network Plan-STL
- **26%** - Healthy Savings Plan
- **24%** - PPO Plan;
 - **9%** with UMKC tiered feature
- **7%** - Waived medical insurance
- **17%** - FSA
- **22%** - HSA
- **88%** - Dental
- **70%** - Vision
- **100%** - Life
- **100%** - Long Term Disability

86% employees benefited from the tobacco-free discount on medical insurance premiums

Communication and education efforts included:

- **4,293** HR Service Center assists
- **49,815** mass emails sent;
 - **77%** engagement
- **19,109** direct mailings
- **222,387** web visits (Sept. 18 -Oct. 27)