Retiree Annual Enrollment is October 25 – November 5

Dear [Name],

Annual Enrollment for retirees is October 25 – November 5. As always, we hope you will take some time to get to know your plan options and make an informed decision about the coverage that will work best for you in 2022. During Annual Enrollment, you may:

- Decrease coverage levels (such as remove a dependent) or drop coverage in a plan
- Decrease or drop dental coverage
- Add or drop vision coverage
- Change medical plan(s)

If you would like to continue the same coverage for 2022, no action is required on your part. You can review current enrollments on the next page.

In the following pages you will find Annual Enrollment information—including plan designs, premiums, personalized benefit details and more—designed to help you learn more about your options.

I’m pleased to share that UnitedHealthcare®, will remain the plan administrator for UM-Sponsored Medicare Advantage Plans for 2022. UnitedHealthcare will also begin providing Part D pharmacy services as of January 1, 2022.

The university evaluated plan options to further align pre-65 retiree premiums and actual plan costs. The current model will be continued for 2022 while the university continues to explore options. Some pre-65 retirees will notice a premium increase similar to or higher than what they experienced in 2021.

Thank you for taking time to learn more about your 2022 benefits, and special thanks to our benefits team, Total Rewards Advisory Committee (TRAC) members and retiree leaders who shared their expertise during the benefits planning process. Their dedicated collaboration helped us better navigate the changing landscape of health care and find solutions to best support our retiree community.

Sincerely,

Marsha Fischer
Vice President for the Office of Human Resources, University of Missouri
Your current enrollments

Listed below are monthly benefit premium rates for the plan(s) in which you are currently enrolled. We also included monthly benefit premium rates for the medical plan options for which you or your dependent(s) may be eligible. If you make a medical plan change for 2022, your enrollments in dental and vision will remain the same unless you actively make changes in those specific plans. Changes made during Annual Enrollment will be effective January 1, 2022.

The following information reflects your current benefit enrollments with the new 2022 monthly premiums.

<table>
<thead>
<tr>
<th>Current Benefit Plan*</th>
<th>Current Coverage Level**</th>
<th>2022 Monthly Premiums</th>
<th>Medical Plan Options-2022 Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>N/A</td>
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</table>

* Medicare-eligible retirees and Medicare-eligible dependent(s) may choose between two UM-sponsored UnitedHealthcare® Group Medicare Advantage PPO plan options: The Base Plan (BASE) or the Enhanced Plan (BUYUP). Non-Medicare-eligible retirees and non-Medicare-eligible dependent(s) may choose between two plan options: The Retiree Health PPO Plan (RHP) or the Retiree Healthy Savings Plan (HSPAT).

**M = Medicare-eligible, SpD-Q = Sponsored Adult Dependent-Qualified. SpD-NQ = Sponsored Adult Dependent - Non-Qualified

Enrollments in the UM Sponsored Life Plan (Basic Life, Dependent Life, Spousal Life or Additional Life) are not reflected in the above table. For more information regarding these plans, refer to the "Other Insurance Coverage" section below.

If you would like to continue the same coverage for 2022, no action is required on your part.

How to make changes to your enrollments

If you are currently enrolled in a medical, dental, vision or life plan and you are satisfied with your coverage, no action is required. You and your eligible covered dependent(s) will remain enrolled in the same plan(s) for 2022.

If you do wish to make changes, Annual Enrollment is the best time to make sure your plans meet your needs for the upcoming year. Certain types of changes are limited outside of Annual Enrollment. To make changes to your plans for 2022, complete a 2022 Annual Enrollment Retiree Benefits Change Form (available online at umurl.us/enrollment) and return it to the HR Service Center, by November 5, 2021.

Three ways to submit forms to the HR Service Center

Mail:
HR Service Center
1105 Carrie Francke Drive, Suite 108
Columbia, MO 65211

Email:
Scan completed form and send to HRServiceCenter@umsystem.edu

Fax:
Send completed form to (573) 882-9803
Getting support for your next steps
Visit our website at umuri.us/enrollment for additional information related to annual enrollment.

All retiree medical plans
Call the HR Service Center at (573) 882-2146 from 8:00 a.m.-12:30 p.m. and 1:30 p.m.-4:00 p.m. CST, Monday-Friday or email us anytime at hrservicecenter@umsystem.edu.

UM Medicare Advantage Plans
Call UHC at (866) 899-5903 from 8:00 a.m. - 8:00 p.m., Monday - Friday.

UnitedHealthcare will hold teleconference sessions focusing on UM Medicare Advantage Plans. See schedule below.

Informational Sessions
This UnitedHealthcare presentation is a general overview of all retiree medical plan changes in 2022 for both non-Medicare and Medicare-eligible members. All retirees and their dependents enrolled in a medical plan are invited to participate, regardless of Medicare status. No registration is required.

Specific questions regarding University of Missouri retiree benefit premiums and non-medical plans will not be addressed on this call. These questions should be directed to the HR Service Center for assistance.

### UnitedHealthcare Informational Sessions Schedule

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Type of Session</th>
<th>Participant Call-In Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 12, 2021</td>
<td>10 a.m. – 12 p.m. CST</td>
<td>Teleconference (call in only)</td>
<td>844-291-4185 / Access Code: 5653433</td>
</tr>
<tr>
<td>October 12, 2021</td>
<td>2 p.m. – 4 p.m. CST</td>
<td>Webex (call in or view online)</td>
<td>Call in for audio only: 763-957-8400 Access Code: 2691 433 5722</td>
</tr>
<tr>
<td>Online Link available at: umuri.us/enrollment or <a href="http://www.uhcretiree.com/umsystem">www.uhcretiree.com/umsystem</a></td>
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<td>10 a.m. – 12 p.m. CST</td>
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<td>Call in for audio only: 763-957-6400 Access Code: 2694 885 0627</td>
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### UM System Retiree Town Hall

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<tr>
<th>Date</th>
<th>Time</th>
<th>Type of Session</th>
<th>Get More Information</th>
</tr>
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<tbody>
<tr>
<td>October 7, 2021</td>
<td>1 p.m. – 2 p.m. CST</td>
<td>Zoom (call in or view online)</td>
<td>Information on accessing the town hall will be available at umuri.us/stayconnected</td>
</tr>
</tbody>
</table>
Information for Medicare-Eligible Members

Prescription drug coverage with UnitedHealthcare
In 2022, prescription drug coverage for Medicare retirees will move from Express Scripts to an integrated Medicare Advantage plan with Part D prescription drug coverage through UnitedHealthcare. A convenient mail order option for your medications will be provided through OptumRx® Home Delivery. In addition to lowering some costs, integrating Part D Coverage with our university’s Medicare Advantage Plans streamlines the health care experience for our retirees and makes managing plans easier.

In general, retirees enrolled in Medicare Advantage with Part D should notice minimal changes in prescription coverage. Formularies, or the list of covered prescription drugs, for Part D coverage with UnitedHealthcare should not differ significantly from our prescription plan with Express Scripts in 2021. If you received an exception for a particular brand-name prescription in 2021, or have questions about step therapy, please contact UnitedHealthcare at 866-899-5903.

Insurance cards
As part of the move to an integrated Medicare Advantage Plan, UnitedHealthcare will send you a new ID card to use for both medical and prescription coverage. Effective January 1, you will no longer have a separate ID card for prescriptions.

Notices
Express Scripts Medicare is required to send you a notice of disenrollment from the University’s Part D prescription plan. This notice is informative only. You are not required to take any action. All Medicare Advantage plan members will automatically be enrolled in UnitedHealthcare’s part D prescription plan coverage effective January 1, 2022, with no break in coverage.

Programs and other benefits related to your medical insurance

For more information, visit www.UHCRetiree.com/umsystem

About UnitedHealthcare’s Healthy at Home
Effective January 1, 2022, Medicare Advantage plan members will have access to the UnitedHealthcare Healthy at Home program. Members are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges:

- 28 home-delivered meals through Mom’s Meals® when referred by a UnitedHealthcare Advocate
- 12 one-way rides to medical-related appointments or pharmacies when referred by a UnitedHealthcare Advocate
- Six hours of in-home personal care provided through a CareLinx® professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required.

Benefits and features vary by plan/area. For additional information, reach out to UnitedHealthcare at (866) 899-5903.
Information for Non-Medicare-Eligible Members

Premiums
In general, the actual cost of medical insurance for pre-65 retirees is higher than what the university’s current methodology calculates and charges, creating a liability for the university. The university evaluated additional plan options but ultimately chose to maintain our current model for 2022. This decision kept premium increases lower than they otherwise would be, but premiums were still adjusted so they would better align with actual costs. If you're a pre-65 retiree, you may notice a premium increase similar to or higher than the increase you experienced in 2021. The university continues to explore and evaluate benefit options; we will share additional information as it becomes available.

Out-of-pocket maximums, deductibles and coinsurance
The prescription out-of-pocket maximum for the Retiree Health PPO Plan will increase to $3,800 for self-only coverage and $7,600 for family coverage. There will be no changes to the medical out-of-pocket maximum for the Retiree Health PPO Plan.

There will be no changes to the plan deductible or coinsurance for the Retiree Health PPO Plan or Retiree Healthy Savings Plan.

Insurance cards
You will not receive a new insurance card for 2022 unless you change the plan in which you are enrolled. If you change plans for 2022, you will receive a new member ID card.

Medicare eligibility
If you or any of your dependents will become Medicare-eligible due to age or disability during the months of October 2021 through January 2022, please contact our office to confirm your enrollment in the appropriate Medicare Advantage Plan. Contact information is listed in the “Getting Support for your Next Steps” section of this letter.

Programs and other benefits related to your medical insurance

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<thead>
<tr>
<th>Real Appeal</th>
<th>Virtual Dr. Visits</th>
<th>Rally®</th>
</tr>
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<tbody>
<tr>
<td>A personalized online weight-loss program available to adults who have a BMI of 23 or greater.</td>
<td>Get a provider diagnosis and Rx for some minor health needs from your computer or mobile device.</td>
<td>An integrated digital platform that simplifies the health care experience by personalizing every step of the journey.</td>
</tr>
</tbody>
</table>

For more information, visit umurl.us/welretiree
Other insurance coverage

Dental coverage
If you are currently enrolled, there will be no changes to your dental coverage or premiums for 2022. Your coverage will continue to be administered through Delta Dental with no plan design changes. New ID cards will not be issued.

If you need to make enrollment changes during the year that are different from what you choose during Annual Enrollment, know that you may remove dependents or cancel dental coverage at any point during the calendar year. To make this type of change outside of Annual Enrollment, complete the Retiree Benefits Change Form (umurl.us/retchgpkp) and submit it to the HR Service Center prior to the desired effective date. Dental coverage may not be added if you are not already enrolled, and coverage cannot be cancelled or reduced retroactively.

Vision coverage
If you are currently enrolled, there will be no changes to your vision coverage or premiums for 2022. Your coverage will continue to be administered through EyeMed Vision Care with no plan design changes.

You may only add or cancel your vision coverage during Annual Enrollment. If you add vision coverage for 2022, you will receive plan information and an ID card. Learn more at umurl.us/vision.

Life insurance
No changes are planned for the 2022 calendar year.

If you are satisfied with your current enrollments (Basic Life, Dependent Life-Spouse, Dependent Life-Child, Accidental Death and Dismemberment and Additional Life) and would like to continue the same coverage in 2022, then no action is required. In 2022, premiums for life plans will remain the same, however, what you pay in premiums may change due to your age. Please refer to our webpage for more information regarding age and premiums: umurl.us/life or umurl.us/add.

If you need to make enrollment changes during the year that are different from what you choose during Annual Enrollment, know that you may reduce or cancel life coverage at any point during the calendar year. To make this type of change outside of Annual Enrollment, complete the Retiree Benefits Change Form (umurl.us/retchgpkp) and submit it to the HR Service Center prior to the desired effective date. Coverage cannot be cancelled or reduced retroactively.

Please note the following plan discontinuations due to age:

- **Basic Life:** If you will reach age 70 this calendar year, your last day of university-sponsored Group Basic Life insurance coverage will be December 31, 2021.
  - If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the university will be December 2021.
  - Before January 1, 2022, you will receive information from Unum regarding a conversion privilege that allows you to convert your Basic Group Life insurance coverage to an individual policy.

- **Accidental Death and Dismemberment:** If you will reach age 80 this calendar year, your last day of university-sponsored Accidental Death and Dismemberment (AD&D) insurance coverage will be December 31, 2021, and the plan will terminate effective January 1, 2022.
  - Your final deduction or billing through the university will be December 2021.
  - Medical benefits and other life plans are not affected by this termination.

- **Dependent Life-Child:** Children are eligible for Dependent Life-Child coverage until the end of the month in which they turn 26 years of age.
  - Make sure to cancel coverage for any dependents who no longer qualify.
  - Note: Children over the age of 26 may be eligible to continue coverage if they meet certain criteria regarding disability status and were covered under your plan upon attaining age 26.