

Retiree ID#



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Retiree Annual Enrollment is October 23 – November 3

Dear

Annual Enrollment for retirees is October 23 – November 3. 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 2024.

During Annual Enrollment, you may:

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

Your Next Steps

1. Review current enrollments and changes for 2024 covered in this letter.
2. Decide if you would like to continue the same plan enrollments for 2024.
 - To continue the same plan enrollments in 2024, no action is required on your part.
 - To change plan enrollments for 2024, see the “How to make changes to your enrollments” section of this letter.

Thank you for taking time to learn more about your 2024 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

The following information reflects your current benefit enrollments with the new 2024 monthly premiums. In addition, the final column displays premiums for any alternative plans (if applicable) you/dependents could elect to switch to for 2024. (For example, if you are currently in the Dental Base Plan, this column shows premiums for the alternative plan you are eligible to switch to, the Dental Buy-Up Plan.) **Changes made during Annual Enrollment will be effective January 1, 2024.**

Current Benefit Enrollments			
Current Benefit Plan*	Current Coverage Level**	2024 Monthly Premiums	Alternative Plan Option-2024 Monthly Premiums
			N/A

* **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).

Enrollees in the Dental Plan may choose between two plan options: The Dental Base Plan or the Dental Buy Up Plan.

** **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 2024, 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 2024.

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 2024, complete a *2024 Annual Enrollment Retiree Benefits Change Form*, available online at umurl.us/enrollment or from the HR Service Center (see the "How to request an Annual Enrollment Retiree Benefit Change form" section at the end of this letter). This form must be returned to the HR Service Center by November 3, 2023.

Three ways to submit forms to the HR Service Center:



Mail or Drop Off:
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) 882-9603

Getting support for your next steps



Visit our website at umurl.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.- 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.

UM Retiree website:
retiree.uhc.com/umsystem

Informational Sessions

The UnitedHealthcare presentation is a general overview of all retiree medical plan changes in 2024 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. All session times will have the same presentation and no registration is required.

Specific questions regarding retiree benefit premiums and non-medical plans (dental, vision and life) will not be addressed in the UnitedHealthcare informational sessions. An overview of these topics will be discussed in the UM System Retiree Town Hall.

UnitedHealthcare Informational Sessions

Date	Time	Type of Session	Participant Call-In Information
October 11, 2023	10:00–11:30 a.m. CST	Teleconference (call in only)	Call in: 877-336-4440 Access code: 8605902
October 11, 2023	2:00–3:30 p.m. CST	Webex (call in or view online)	Webex for viewing online: www.webex.com or link available at umurl.us/enrollment Meeting #: 2663 973 3490 Password: UoM2024! Call in for audio only: 763-957-6400 Access code: 2663 973 3490
October 17, 2023	10:00 a.m.–11:30 a.m. CST	Teleconference (call in only)	Call in: 877-336-4440 Access code: 8605902
October 17, 2023	2:00–3:30 p.m. CST	Webex (call in or view online)	Webex for viewing online: www.webex.com or link available at umurl.us/enrollment Meeting #: 2660 953 6336 Password: UoM2024! Call in for audio only: 763-957-6400 Access code: 2660 953 6336

UM System Retiree Town Hall

Date	Time	Type of Session	Get More Information
October 5, 2023	1:00–2:00 p.m.	Zoom (call in or view online)	Information on accessing the town hall and submitting questions will be available at umurl.us/stayconnected . 2024 retiree benefit plan information will be shared by UM System leaders and our vendors. A recording will be available after the event.

Information for Medicare-Eligible Members

Medicare Advantage Plan (Base or Enhanced) with Part D Prescription Drugs

For 2024, Medicare eligible retirees and dependents will remain enrolled in the integrated Medicare Advantage Plan with Part D prescription drug coverage through UnitedHealthcare. A convenient mail order option for your medications will still be provided through OptumRx® Home Delivery.

What's new for Medicare Advantage Plans in 2024?

Due to changes implemented by the federal Centers of Medicare and Medicaid Services (CMS), Medicare Advantage and Part D drug plans will see changes in 2024.

- Members will notice an enriched Medicare Part D drug plan when reaching the “catastrophic coverage” phase of their Medicare Part D, where their cost share becomes \$0 for both their Medicare Advantage and Medicare Part D drug plan.
- Medicare Advantage plans will receive smaller reimbursements from CMS for several diagnostic codes, increasing the cost of care to the plan.






UM System retirees on these plans will also see changes to their Base Plan or Enhanced Plan as a result of the federal CMS changes:

- **Base Plan:** Premiums remain the same as in 2023. In order to maintain this premium cost, the annual out-of-pocket maximum increases from \$2,000 to \$3,400 and the deductible increases from \$0 to \$300. Learn more about the Medicare Advantage Base Plan at umurl.us/medbase.
- **Enhanced Plan:** The plan design remains the same as in 2023. In order to maintain this plan design, the full monthly premium, before subsidy, increases by approximately \$25/month per individual. Learn more about the Medicare Advantage Enhanced Plan at umurl.us/medenh.
 - See the “Your current enrollments” section of this letter to review your premium costs for 2023 and 2024.

Insurance cards

Each member enrolled in the Medicare Advantage Plan with Part D prescription drug coverage will receive a new ID card for 2024, even if a plan change is not made.

Programs and other benefits related to your medical insurance

 <p>Renew Active Renew Active is the gold standard in Medicare fitness and is available at no additional cost.</p>	 <p>Telephonic Nurse Support Registered nurses answer your call, 24 hours a day. Call toll-free at (877) 365-7949.</p>	 <p>House Calls A licensed provider comes to your home for a yearly preventative care visit, offered to you at no extra cost.</p>	 <p>Virtual Dr. Visits Get a provider diagnosis and Rx's for some minor health needs from your computer or mobile device.</p>	 <p>Healthy at Home Receive ride share and meal benefits for up to 30 days following inpatient and skilled nursing facility discharges.</p>
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For more information, visit retiree.uhc.com/umsystem

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

Information for Non-Medicare-Eligible Members

Retiree Health PPO Plan and Healthy Savings Plan

Non-Medicare retirees or non-Medicare enrolled dependents will continue to have the same plan options for 2024, the Retiree Health PPO Plan or the Healthy Savings Plan.

What's new for Retiree Health PPO and Healthy Savings Plans in 2024?

Those enrolled in a non-Medicare medical plan should expect a premium increase based on their plan enrollments and coverage level.

The following changes will be made in 2024 to the retiree non-Medicare medical plans:

Retiree Health PPO Plan

Increase to medical out-of-pocket maximum for out-of-network expenses from \$4,400/individual; \$8,800/family in 2023 to \$6,000/individual; \$12,000/family in 2024. Increases to prescription flat dollar copay amounts as below. Learn more about the Retiree Health PPO Plan at umurl.us/retireePPO.

2024 Retiree Health PPO prescription copay changes		
Prescription Level	2023 Amount	2024 Amount
Generic	Greater of \$7 or 20% (retail) Greater of \$15 or 20% (mail order)	Greater of \$10 or 20% (retail) Greater of \$20 or 20% (mail order)
Formulary brand	Greater of \$15 or 25% (retail) Greater of \$30 or 25% (mail order)	Greater of \$30 or 25% (retail) Greater of \$60 or 25% (mail order)
Non-formulary	Greater of \$30 or 50% (retail) Greater of \$60 or 50% (mail order)	Greater of \$50 or 50% (retail) Greater of \$100 or 50% (mail order)

Retiree Healthy Savings Plan

No changes for 2024. Learn more about the Retiree Healthy Savings Plan at umurl.us/retireeHSP.

Insurance cards

For 2024 coverage, you will receive a new single card for medical and prescription coverage if you have changed plans or continue enrollment in the Retiree Health PPO Plan.

Medicare eligibility

If you or any of your dependents will become Medicare-eligible due to age or disability during the months of October 2023 through January 2024, **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



Real Appeal

A personalized online weight-loss program available to adults who have a BMI of 23 or greater..



Virtual Dr. Visits

Get a provider diagnosis and Rx's for some minor health needs from your computer or mobile device.

For more information, visit umurl.us/welretiree

Other insurance coverage

Dental Base Plan and Dental Buy-Up Plan

What's new for Dental Plans in 2024?

No dental coverage changes are planned for the 2024 calendar year and coverage will continue with Delta Dental. The Dental Base Plan will offer the same premiums while the Dental Buy-Up Plan will see an increase in premiums for 2024. See the "Your current enrollments" section of this letter to review your premium costs for 2023 and 2024. Learn more about the dental plan options at umurl.us/dental.

Enrollees in the university dental plan may only elect to change dental plans during Annual Enrollment. If you wish to stay enrolled in your current dental plan, no action is required. To change to your dental plan enrollment, complete a *2024 Annual Enrollment Retiree Benefits Change Form* available online at umurl.us/enrollment or from the HR Service Center. This form must be returned to the HR Service Center by November 3, 2023. **A new ID card will not be issued for 2024, even if you change plans.**

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/retchgpkt) 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, cannot be cancelled or reduced retroactively and is not eligible to be reinstated once cancelled.

Vision Plan

What's new for the Vision Plan in 2024?

No changes to the vision plan or premiums are planned for the 2024 calendar year and coverage will continue with VSP. Learn more about the vision plan at umurl.us/vision.

You may only add or cancel your vision coverage during Annual Enrollment and all changes will be effective January 1, 2024. To add or cancel vision, complete a *2024 Annual Enrollment Retiree Benefits Change Form* available online at umurl.us/enrollment or from the HR Service Center. This form must be returned to the HR Service Center by November 3, 2023.

Life Insurance Plans

What's new for Life Insurance Plans in 2024?

The university is changing to a new life insurance vendor in 2024. Effective January 1, 2024, MetLife will administer the UM-sponsored life insurance plans, including Basic Life, Additional Life (may also be referred to as Optional Life), Dependent Life-Spouse, Dependent Life-Child and Accidental Death and Dismemberment (AD&D).

In 2024, premiums for Basic Life and Additional Life plans will see a small decrease while the remaining plan premiums will remain the same. However, what you pay in premiums may change due to your age. More information regarding age and premiums can be found online at umurl.us/life or umurl.us/add or by contacting the HR Service Center.

If you are satisfied with your current enrollments and would like to continue the same coverage in 2024, no action is required.

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/retchgpkt) and submit it to the HR Service Center prior to the desired effective date.

Life insurance may not be added if you are not already enrolled, cannot be cancelled or reduced retroactively, and is not eligible to be reinstated once cancelled or reduced.

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, 2023.
 - If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the university will be December 2023.
 - Before January 1, 2024, you will receive an additional notice from the university. Information will be sent separately 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 (AD&D):** If you will reach age 80 this calendar year, your last day of university-sponsored AD&D insurance coverage will be December 31, 2023, and the plan will terminate effective January 1, 2024.
 - Your final deduction or billing through the university will be December 2023.
 - Before January 1, 2024, you will receive an additional notice from the university.
- **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.

How to request an Annual Enrollment Retiree Benefit Change form

To request a form, contact the HR Service Center by November 3, 2023, at (573) 882-2146 from 8:00 a.m.- 4:00 p.m. CST, Monday - Friday or email us at hrservicecenter@umsystem.edu or you may visit umurl.us/enrollment to download a form from the webpage.

