Retiree Annual Enrollment is October 24 – November 4

Dear [Name],

Annual Enrollment for retirees is October 24 – November 4. 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 2023. 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)

If you would like to continue the same coverage for 2023, no action is required on your part. You can review current enrollment choices 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 am pleased to share if you are currently enrolled in the university dental plan, a second dental plan option, called the Dental Buy Up Plan, will be offered through Delta Dental effective January 1, 2023. You will find the same coverage for preventive, basic and major services in both the Dental Base Plan and Dental Buy Up Plan. The Buy Up Plan expands coverage to also include orthodontics, lower deductible and higher annual maximum.

The university will change its vendor for vision coverage from Eyemed to VSP, effective January 1, 2023. The vision plan maintains the same level of coverage in previous years, and VSP offers additional benefits of no copay for progressive lens and a lower monthly premium.

The university evaluated plan options to align non-Medicare retiree premiums and actual plan costs. Some non-Medicare retirees will notice a premium increase similar to or higher than what they experienced in 2022.

Thank you for taking time to learn more about your 2023 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 the 2023 monthly benefit premium rates for the plan(s) in which you are currently enrolled. We also included monthly benefit premium rates for the additional plan options for which you or your dependent(s) may be eligible.

If you are currently enrolled in dental, a new dental plan option, called the Dental Buy Up Plan, will be available to you in 2023. The premium for this plan is listed below in the far-right column. You can find more information on the Dental Buy Up Plan under the “Other Insurance Coverage” section in this letter. If you make a medical or dental plan change for 2023, your enrollments in all other benefits plans will remain the same unless you actively make changes in those specific plans. Changes made during Annual Enrollment will be effective January 1, 2023.

The following information reflects your current benefit enrollments with the new 2023 monthly premiums.

<table>
<thead>
<tr>
<th>Current Benefit Plan*</th>
<th>Current Coverage Level**</th>
<th>2023 Monthly Premiums</th>
<th>Additional Plan Options-2023 Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</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 2023, 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 2023.

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 2023, complete a 2023 Annual Enrollment Retiree Benefits Change Form, available online at umuri.us/enrollment or from the HR Service Center. This form must be returned to the HR Service Center by November 4, 2022.
Three ways to submit forms to the HR Service Center:

**Mall or Drop Off:**
HR Service Center  
1105 Carrie Francke Drive, Suite 108  
Columbia, MO 65211

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

**Fax:**
Send completed form to  
(573) 882-9603

Getting support for your next steps
Visit our website at [umrurl.us/enrollment](http://umrurl.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](http://retiree.uhc.com/umsystem)

### Informational Sessions
This United-Healthcare presentation is a general overview of all retiree medical plan changes in 2023 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 United-Healthcare informational sessions. An overview of these topics will be discussed in the UM System Retiree Town Hall (information listed below).

<table>
<thead>
<tr>
<th>UnitedHealthcare Informational Sessions Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Date</strong></td>
</tr>
<tr>
<td>---------</td>
</tr>
</tbody>
</table>
| October 6, 2022 | 10:00–11:30 a.m. CST | Teleconference (call in only) | Call in: 844-867-6169  
Access code: 6360409 |
| October 6, 2022 | 2:00–3:30 p.m. CST | Webex (call in or view online) |  
Webex for viewing online: [www.webex.com](http://www.webex.com) or link available at [umrurl.us/enrollment](http://umrurl.us/enrollment)  
Meeting # 2693 373 2535 |  
Password: UoM2023!  
Call in for audio only: 763-957-6400  
Access code: 2693 373 2535 |
| October 11, 2022 | 10:00–11:30 a.m. CST | Webex (call in or view online) |  
Webex for viewing online: [www.webex.com](http://www.webex.com) or link available at [umrurl.us/enrollment](http://umrurl.us/enrollment)  
Meeting # 2692 949 6679 |  
Password: UoM2023!  
Call in for audio only: 763-957-6400  
Access code: 2692 949 6679 |
| October 11, 2022 | 2:00–3:30 p.m. CST | Teleconference (call in only) | Call in: 877-226-8189  
Access code: 1724216 |
UM System Retiree Town Hall

<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 18, 2022</td>
<td>10:00–11:00 a.m.</td>
<td>Zoom (call in or view online)</td>
<td>Zoom for viewing online: <a href="https://umsystem.zoom.us/j/98105219316">https://umsystem.zoom.us/j/98105219316</a> or link available at umurl.us/stayconnected</td>
</tr>
</tbody>
</table>

Information for Medicare-Eligible Members

Medicare Advantage Plan with Part D Prescription Drugs
For 2023, Medicare eligible retirees and dependents will remain enrolled in the integrated Medicare Advantage Plan with Part D prescription drug coverage through UnitedHealthcare, with no plan design changes. A convenient mail order option for your medications will still be provided through OptumRx® Home Delivery. There will be no changes in premiums for the Medicare Advantage Plan in 2023 due to this being the final year of a premium rate guarantee by UHC.

Insurance cards
Each member enrolled in the Medicare Advantage Plan with Part D prescription drug coverage will receive a new ID card for 2023, even if a plan change is not made.

Programs and other benefits related to your medical insurance

- Renew Active
  Renew Active is the gold standard in Medicare fitness and is available at no additional cost.

- Telephonic Nurse Support
  Registered nurses answer your call, 24 hours a day. Call toll-free at (877) 365-7949.

- House Calls
  A licensed provider comes to your home for a yearly preventative care visit, offered to you at no extra cost.

- Virtual Dr. Visits
  Get a provider diagnosis and Rx for some minor health needs from your computer or mobile device.

- Healthy at Home
  Receive ride share and meal benefits for up to 30 days following inpatient and skilled nursing facility discharges.

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

Premiums
In general, the actual cost of medical insurance for non-Medicare 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. 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 are a non-Medicare retiree or have a non-Medicare enrolled dependent, you may notice a premium increase similar to or higher than the increase you experienced in 2022.

Out-of-pocket maximums, deductibles and coinsurance
The following changes will be made in 2023 to the in-network levels of the retiree non-Medicare plans:

Retiree Health PPO Plan
- Increase individual medical deductible from $700 to $1,000; family deductible from $1,700 to $2,500
- Increase individual medical out-of-pocket maximum from $3,400 to $4,000; family from $6,800 to $8,000

Retiree Healthy Savings Plan
- Increase individual deductible from $1,750 to $1,875; family deductible from $3,500 to $3,750
- Increase out-of-pocket maximum (medical and prescription combined) from $3,500 to $3,750 for individual and $7,000 to $7,500 for family
- Increase coinsurance from 15% to 20%

Insurance cards
All members will receive a new insurance card for 2023 even if you do not change the plan in which you are enrolled.

Medicare eligibility
If you or any of your dependents will become Medicare-eligible due to age or disability during the months of October 2022 through January 2023, 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 for some minor health needs from your computer or mobile device.

Rally®
An integrated digital platform that simplifies the health care experience by personalizing every step of the journey.

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

Dental coverage | New Buy Up Plan option
For current enrollees in the university dental plan, a second dental coverage option, called the Dental Buy Up Plan, will be offered through Delta Dental in 2023. The current dental plan will be renamed to the Dental Base Plan. You will find the same coverage for preventive, basic and major services in both the Dental Base Plan and Dental Buy Up Plan. The Dental Buy Up Plan expands coverage to also include orthodontics ($1,500 maximum lifetime benefit), with lower deductible and higher annual maximum. The university subsidizes the Dental Base Plan premium. If you choose to enroll in the Dental Buy Up Plan, you will be responsible for the premium amount above the subsidized Dental Base Plan premium. Learn more about the dental plan options at umurl.us/dental.

If you wish to stay enrolled in the Dental Base Plan, no action is required. To change to the new Dental Buy Up Plan, complete a 2023 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 4, 2022. A new ID card will not be issued for 2023, 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/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 | New Vision Plan vendor
The university will transition vision care from Eyemed to VSP effective January 1, 2023. The vision plan maintains the same level of coverage as in previous years, and VSP offers additional benefits of no copay for progressive lenses and a lower premium. If you are currently enrolled in vision, the change to VSP will be automatic.

You may only add or cancel your vision coverage during Annual Enrollment and all changes will be effective January 1, 2023. Learn more about the vision plan at umurl.us/vision or contact the HR Service Center. To add or cancel vision, complete a 2023 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 4, 2022.

Life insurance
No life insurance changes are planned for the 2023 calendar year and all plans will continue with Unum.

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 2023, then no action is required. In 2023, premiums for life plans 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 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. Life insurance may not be added if you are not already enrolled, and 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, 2022.
  - If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the university will be December 2022.
  - Before January 1, 2023, 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, 2022, and the plan will terminate effective January 1, 2023.
  - Your final deduction or billing through the university will be December 2022.
  - Before January 1, 2023, you will receive an additional notice from the university.
  - 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.

**Ways to receive forms**

Find a 2023 Annual Enrollment Retiree Benefits Change Form online at umurl.us/enrollment. To request a form, contact the HR Service Center by November 4, 2022, at (573) 882-2146 from 8:00 a.m. - 4:00 p.m. CST, Monday - Friday or email us at hrservicecenter@umsystem.edu.