

October 2, 2020



[FIRST_NAME] [MIDDLE_INITIAL] [LAST_NAME]
[ADDRESS1]
[ADDRESS2]
[CITY], [STATE] [POSTAL]

Retiree ID#: [EMPL ID]

Dear [FIRST_NAME] [MIDDLE_INITIAL] [LAST_NAME],

Retiree Annual Enrollment: October 26 – November 6

The Annual Enrollment period for retirees is coming up soon. This letter is your personalized Annual Enrollment benefit statement. It reflects the retiree benefit plan(s) in which you and your dependent(s), if applicable, are currently enrolled. This letter also outlines plan design changes and premiums for 2021 applicable to the Medicare Advantage plans and to the non-Medicare plans.

During the Retiree Annual Enrollment period, Monday, October 26, 2020, through Friday, November 6, 2020, you may elect to take any of the following actions:

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

If you elect to make any changes, coverage for you and your dependent(s) will change to your new selections beginning January 1, 2021. See “**How to Enroll**” in this letter regarding how to make changes.

If you are satisfied with your current enrollments and would like to continue the same coverage in 2021, no action is required on your part.

Listed below are the 2021 monthly benefit premium rates for the plan(s) in which you are currently enrolled. For your reference, we have also included the monthly benefit premium rate for the medical plan(s) options for which you or your dependent(s) may be eligible. If you make a medical plan change for 2021, your enrollments in dental and vision will remain the same unless you actively make changes in those specific plans.

The following enrollment information reflects your current 2020 benefit enrollments with the associated 2021 monthly premium deduction amounts:

Current Benefit Plan*	Current Coverage Level**	2021 Monthly Premiums	Medical Plan Options - 2021 Monthly Premiums
Base Medicare Plan	Self-M	\$xx.xx	\$xx.xx
Retiree Health PPO	Spouse	\$xx.xx	\$xx.xx
Dental – After Tax	Self + Spouse/SpD-Q	\$xx.xx	
Vision – After Tax	Self + Spouse/SpD-Q	\$xx.xx	

* **Medicare-eligible retirees and Medicare-eligible dependent(s)** may choose between one of the two available UM-sponsored UnitedHealthcare® Group Medicare Advantage 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). Please see information beginning at the bottom of page 3.

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



University of Missouri System, Office of Human Resources

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Information for Medicare Eligible Members:

UM-sponsored UnitedHealthcare® Group Medicare Advantage Base and Enhanced Plans

Changes to the Medicare Advantage Base, Enhanced Buy-Up Plans and Prescription drug coverage:

Premiums:

Changes have been made that result in both the Base and Buy-Up Medicare Advantage plans having a lower premium in 2021. The lower premium is partially due to changes in the prescription drug benefit design and partially due to the Federal Health Insurer Fee being waived in 2021.

Changes to Prescription drug coverage:

All Medicare-eligible members enrolled in prescription drug coverage will continue coverage through the UM Part D Prescription Drug plan administered by Express Scripts (ESI). Please remember that drug formularies are subject to change annually; you will receive your Annual Notice of Change from ESI in the fall, just as you have before. For UM Part D Prescription Drug plan questions, contact ESI directly at (888) 772-5184. The 2021 UM Part D Prescription Drug Plan will have the following plan changes:

	<u>2020</u>	<u>2021</u>
<i>Annual Deductible</i>	\$75	\$200
<i>Annual Out-of-Pocket Deductible</i>	\$3,250	\$4,130

Hearing Aid Benefit:

Starting in 2021 the hearing aid benefit will be offered exclusively through UnitedHealthcare Hearing.

- Hearing aid benefit amounts will remain with \$500 allowance every three years.
- Members can continue to see out-of-network providers to access their hearing exam benefit.
- UnitedHealthcare Hearing offers hundreds of name brand and private-labeled hearing aids from the leading manufacturers, including Phonak, Starkey®, Oticon, Signia, Resound, Widex® and Unitron.™
- Order hearing aids in person through a UnitedHealthcare Hearing provider or have them delivered right to your home in 5–10 business days.
- For more information please visit, www.UHChearing.com.

Fitness Program:

Starting in 2021 the fitness benefit will be through Renew Active™ (previously SilverSneakers).

- A free gym membership.
- Access to an extensive network of gyms and fitness locations near members.
- A personalized fitness plan.
- Access to a wide variety of fitness classes.
- An online brain health program, exclusively from AARP® Staying Sharp.
- Connecting with others at local health and wellness events, and through the Fitbit® Community for Renew Active.
- For more information please visit, www.UHCRenewActive.com.

More information on these changes for 2021 will be provided by UnitedHealthcare in the Annual Notice of Change (ANOC) mailing in December. You may view the most current plan benefits and cost information on the UnitedHealthcare® website for UM System retirees: www.UHCRetiree.com/umsystem.

Additional support and programs for the Medicare Advantage Plans offered through United Healthcare:

Renew Rewards: You can earn gift cards by completing certain health care activities, such as an annual physical or wellness visit. These visits are a great chance to meet with your primary care physician and create a plan to reach your health goals. Both your annual physical and wellness visit are covered by your health plan for a \$0 copay. Remember, you can get your annual wellness visit any time during the calendar year no matter when you had your last visit. Learn more by calling toll-free (866) 899-5903, 8:00 a.m. to 8:00 p.m., all time zones, Monday through Friday.

NurseLine: Doctor’s office not open? Whether it’s a question about a medication or a health concern in the middle of the night, with NurseLine, registered nurses answer your call 24 hours a day. For more information, call toll-free (877) 365-7949, TTY 711, 24 hours a day, 7 days a week.

HouseCalls: A yearly in-home preventative health care visit is offered to you for no extra cost. The HouseCalls program sends a licensed health care provider to your home. During the visit, they will review your medical history and current medications. It can also give you a chance to ask any health questions you may have. Once completed, HouseCalls will send a summary of your visit so you can share it with your doctor. HouseCalls may not be available in all areas. For more information visit www.UHCRetiree.com/umsystem.

Virtual Doctor Visits: Plan members will have the option of seeing and speaking with providers via secure connection from their homes or any place they take a computer, tablet, or smartphone. Plan members may use Virtual Doctor Visits to obtain a diagnosis and necessary prescriptions (except controlled substances) for minor medical needs including allergies, sinus and bladder infections, bronchitis and more. Virtual Doctor Visits also includes behavioral visits, which plan members may use for behavioral health concerns, such as addiction, stress, anxiety, depression, and more. For more information visit www.UHCRetiree.com/umsystem.

Information for Non-Medicare Eligible Members:

Retiree Health PPO Plan and Retiree Healthy Savings Plans

Premium changes for 2021:

The medical plans for non-Medicare-eligible retirees and their dependents have experienced increasing claim costs. Since more than 90 percent of the premiums are directly tied to member use, increased claims result in increased premiums for the plan. A portion of the increased cost was offset by changes to the benefit plan design for the Retiree Health PPO Plan and the Retiree Healthy Savings Plan in 2021, resulting in a lower premium increase than originally projected.

Non-Medicare-eligible medical plans will continue to be provided through UnitedHealthcare with the Retiree Health PPO Plan and the Retiree Healthy Savings Plan. You may view the most current plan benefits and cost information for both plans on the UM System Total Rewards website: umurl.us/retireeben. For 2021, the following changes will be made to the benefit coverage for the Retiree Health PPO Plan (medical expenses only) and the Retiree Healthy Savings Plan (combined medical and prescription expenses):

Retiree Health PPO Plan

	In-Network				Out-of-Network			
	Self		Family		Self		Family	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
<i>Annual Deductible</i>	\$350	\$700	\$850	\$1,700	\$1,050	\$2,100	\$3,150	\$5,100
<i>Annual Out-of-Pocket Limit</i>	\$2,400	\$3,400	\$4,800	\$6,800	\$3,400	\$4,400	\$6,800	\$8,800
<i>Coinsurance Amount After Deductible</i>	20%	30%	20%	30%	30%	40%	30%	40%

Retiree Healthy Savings Plan

	In-Network				Out-of-Network			
	Self		Family		Self		Family	
	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>	<u>2021</u>
<i>Annual Deductible Medical and Prescription</i>	\$1,500	\$1,750	\$3,000	\$3,500	\$3,000	\$3,500	\$6,000	\$7,000
<i>Annual Out-of-Pocket Limit Medical and Prescription</i>	\$3,000	\$3,500	\$6,000	\$7,000	\$6,000	\$7,000	\$12,000	\$14,000
<i>Coinsurance Amount After Deductible</i>	10%	15%	10%	15%	30%	35%	30%	35%

If you or any of your dependents will become Medicare-eligible due to age or disability during the months of September 2020 through January 2021, please contact our office to confirm your enrollment in the appropriate Medicare Advantage plan. Contact information can be located on the final page of this letter.

Prescription drug coverage:

All non-Medicare-eligible members will continue to receive prescription drug coverage provided through Express Scripts (ESI) as they have previously. In 2021 there will be no changes to prescription drug coverage for the Retiree Health PPO Plan, which has a separate prescription deductible and out-of-pocket limit from medical expenses. In 2021 please note the Retiree Healthy Savings Plan's combined medical and prescription deductible changes in the chart above.

Additional support and programs:

Real Appeal®: A personalized virtual weight-loss program available to adults with UM-sponsored medical insurance who have a body mass index (BMI) of 23 or greater.

Virtual Doctor Visits: Plan members will have the option of seeing and speaking with providers via secure connection from their homes or any place they take a computer, tablet, or smartphone. Plan members may use Virtual Doctor Visits to obtain a diagnosis and necessary prescriptions (except controlled substances) for minor medical needs including allergies, sinus and bladder infections, bronchitis and more. Virtual Doctor Visits also includes behavioral visits, which plan members may use for behavioral health concerns, such as addiction, stress, anxiety, depression, and more.

For more plan information such as provider lookup, managing claims and other available programs, visit www.myuhc.com.

Information for all Retirees:

UnitedHealthcare® Informational Teleconference Schedule:

UnitedHealthcare® will hold the following teleconference sessions focusing on the UM-sponsored Medicare Advantage plans: the Base Plan and the Enhanced Plan. No registration is required.

All retirees and their dependents enrolled in a medical plan are invited to call in, regardless of Medicare status. This UnitedHealthcare presentation will be a general overview of all retiree medical plan changes in 2021 for both non-Medicare and Medicare-eligible members. Specific questions regarding University of Missouri retiree benefit premiums and non-medical plans will not be addressed on this call. These individual questions should be referred to the UM System HR Service Center for assistance.

Teleconference Date	Teleconference Time	Participant Call Information
October 15, 2020	10:00 am – 12:00 pm CST	(844) 721-7241 Participant Access Code: 7527522
October 15, 2020	2:00 pm – 4:00 pm CST	(844) 721-7241 Participant Access Code: 7527522

October 19, 2020	10:00 am – 12:00 pm CST	(844) 721-7241 Participant Access Code: 7527522
October 19, 2020	2:00 pm – 4:00 pm CST	(844) 721-7241 Participant Access Code: 7527522

Dental coverage

If you are currently enrolled, there will be no changes to your dental coverage or premiums for 2021. Your coverage will continue to be administered through Delta Dental with no plan design changes. New ID cards will not be issued, as there are no plan changes for 2021.

Vision coverage

If you are currently enrolled, there will be no changes to your vision coverage or premiums for 2021. Your coverage will continue to be administered through EyeMed Vision Care with no plan design changes. New ID cards will not be issued, as there are no plan changes for 2021. If you are interested in reviewing options for vision, visit the UM System Total Rewards website: umurl.us/retireeben. See “How to Enroll” in this letter regarding how to add vision if you are not already enrolled.

As a reminder, all retirees and their dependents have access to hearing aid discounts available through EyeMed and Amplifon regardless of vision enrollment status. To learn more about this free discount program, visit hearing.eyemed.com.

Life insurance

If you are satisfied with your current enrollments in the UM-sponsored life insurance plans (Basic Life, Dependent Life-Spouse, Dependent Life-Child, Accidental Death and Dismemberment and Additional Life), and would like to continue the same coverage in 2021, then no action is required on your part. In 2021, premiums for all UM-sponsored life insurance plans will remain the same. However, premiums may change due to your age, please refer to the UM System Total Rewards website for more information regarding premiums and changes due to your age: umurl.us/life and <http://umurl.us/add>.

Please note the following plan discontinuations due to your age:

- If you are a retiree who will have reached age 70 this calendar year, your last day of University-sponsored Group Basic Life insurance coverage will be December 31, 2020. If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the University will be December 2020. Before January 1, 2021, 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. If you elect to convert your coverage with Unum, premium collection will be managed directly through Unum.
- If you are a retiree who will have reached age 80 this calendar year, your last day of University-sponsored Accidental Death and Dismemberment (AD&D) insurance coverage will be December 31, 2020 and the plan will terminate effective January 1, 2021. Your final deduction or billing through the University will be December 2020. Your medical benefits and other life plans, if enrolled, are not affected by the termination of your AD&D insurance plan.

As a reminder, children are eligible for Dependent Life- Child insurance 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.

How to enroll:

Medical plans

If you are currently enrolled in a plan, you and your eligible covered dependent(s) will remain enrolled in the same plan(s) you are currently enrolled. **If you are satisfied with your current coverage, no action is required on your part. Coverage for you and your dependent(s), if applicable, will continue in 2021.**

If you would like to change plan options, reduce coverage or drop coverage for yourself and/or your dependents, you will need to complete a 2021 Annual Enrollment Retiree Benefits Change Form and return it to the HR Service Center, by November 6, 2020. The form is available at umurl.us/enrollment. Completed forms may be faxed to (573) 882-9603; mailed to the HR Service Center, 1105 Carrie Francke Drive, Suite 108, Columbia, MO 65211; or scanned and emailed to hrrservicecenter@umsystem.edu. If you have questions or need assistance, we ask that you email or call (573) 882-2146 to speak with one of our representatives.

Dental and Life insurance plans

If you are currently enrolled in a plan, you and your eligible covered dependent(s) will remain enrolled in the dental and life insurance plans in which you are currently enrolled. **If you are satisfied with your current enrollment, no action is required on your part. Coverage for you and your dependent(s), if applicable, will continue in 2021.**

You have the option to reduce or drop coverage in these plans at any time during the year and are not limited to Retiree Annual Enrollment. To reduce or drop coverage effective the first day of the month, you will need to complete a Retiree Benefits Change Form and return it to the HR Service Center prior to the requested effective date. This form is available at <http://umurl.us/retchgpkt>. All completed forms may be faxed to (573) 882-9603; mailed to the HR Service Center, 1105 Carrie Francke Drive, Suite 108, Columbia, MO 65211; or scanned and emailed to HRServiceCenter@umsystem.edu. If you have questions or need assistance, we ask that you email or call (573) 882-2146 to speak with one of our representatives.

Vision insurance plan

If you are currently enrolled, you and eligible covered dependent(s) will remain enrolled in the vision plan. **If you are satisfied with your current enrollment, no action is required on your part. Coverage for you and your dependent(s), if applicable, will continue in 2021.**

If you would like to reduce, drop coverage, or add coverage, you may only do so during Retiree Annual Enrollment for an effective date of January 1, 2021. You will need to complete a 2021 Annual Enrollment Retiree Benefits Change Form and return it to the HR Service Center, by November 6, 2020. The form is available at umurl.us/enrollment. Completed forms may be faxed to (573) 882-9603; mailed to the HR Service Center, 1105 Carrie Francke Drive, Suite 108, Columbia, MO 65211; or scanned and emailed to hrrservicecenter@umsystem.edu. If you have questions or need assistance, we ask that you email or call (573) 882-2146 to speak with one of our representatives.

What to expect over the next few months

You may visit our dedicated webpage umurl.us/enrollment for additional information regarding annual enrollment.

Important Dates	
October 1 – November 6	<ul style="list-style-type: none">For Medicare-eligible participants, the UnitedHealthcare® call center will open for questions regarding the UM-sponsored Medicare Advantage plans. Call (866) 899-5903, TTY 711, from 8:00 a.m. – 8:00 p.m., all time zones, Monday – Friday.The UM System HR Service Center is available for questions regarding all retiree insurance plans. Call (573) 882-2146. Representatives are available Monday through Friday 8:00 a.m. – 12:30 p.m. and 1:30 p.m. – 4:00 p.m. CST. Email to hrrservicecenter@umsystem.edu. If you have questions or need assistance, we ask that you email or call (573) 882-2146 to speak with one of our representatives.
October, Multiple Dates	<ul style="list-style-type: none">UnitedHealthcare® will hold teleconference sessions on October 15th and October 19th focusing on the UM Sponsored Medicare Advantage Plans: the Base Plan and the Enhanced Plan. See schedule included in this letter.
October 26 – November 6	<ul style="list-style-type: none">Retiree Annual Enrollment for 2021 insurance benefits.
December	<ul style="list-style-type: none">Members who make a plan change in the UM Sponsored Medicare Advantage Plans will receive a UnitedHealthcare® welcome packet that gives you more information on how your benefits work and how to get the most out of your plan.New and existing members enrolled in a Medicare Advantage Plan, the Retiree Health PPO Plan or Retiree Healthy Savings Plan will receive a new member ID card for 2021.If you add vision coverage in 2021, you will receive plan information and an ID card from EyeMed Vision Care.

Additional information

Visit the Annual Enrollment webpage at umurl.us/enrollment, or you may also contact the UM System Office of Human Resources Service Center at (573) 882-2146 or via email at hrservicecenter@umsystem.edu. Representatives are available Monday through Friday from 8:00 a.m. – 12:30 p.m. and 1:30 p.m. – 4:00 p.m. CST. If you have questions or need assistance, we ask that you call or email to speak to one of our representatives.

The UM System Office of Human Resources is working to ensure we have correct home and mailing addresses on file. If this mailing did not go to your preferred mailing address, please review and update your home and mailing addresses in myHR (myhr.umsystem.edu) or contact the UM System Office of Human Resources Service Center to request a form to update your address.

Sincerely,
Office of Human Resources
University of Missouri System