September 27, 2019

Dear [FIRST_NAME] [MIDDLE_INITIAL] [LAST_NAME],

Retiree Annual Enrollment: October 28 – November 8

The Annual Enrollment period for retirees is coming up soon. This letter is your personalized benefit Annual Enrollment statement. It reflects the retiree benefit plan(s) in which you and your dependent(s), if applicable, are currently enrolled.

During the Retiree Annual Enrollment period, Monday, October 28, 2019, through Friday, November 8, 2019, you may elect to take any of the following actions:

- Decrease coverage levels.
- Add or drop vision coverage.
- Change medical plan(s).

If you decide to make any changes, coverage for you and your dependent(s) will change to your new selections beginning January 1, 2020. 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 2020, no action is required on your part.

Listed below are the 2020 monthly benefit premium rates for the plan(s) in which you are currently enrolled. For your reference, we have also included the rate for the alternate medical plan(s) for which you or your dependent(s) may be eligible. If your premiums are deducted from your pension benefit, your monthly premium will be deducted in January for January 2020 coverage. Otherwise, you will be billed or have your account debited for the premium amount on your first 2020 billing cycle.

The following enrollment information reflects your current 2019 benefit enrollments with the associated 2020 monthly premium deduction amounts:

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>MA Base Plan</td>
<td>Self-M</td>
<td>$xx.xx</td>
<td>$xx.xx</td>
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<tr>
<td>Retiree Health PPO</td>
<td>Spouse</td>
<td>$xx.xx</td>
<td>$xx.xx</td>
</tr>
<tr>
<td>Dental – After Tax</td>
<td>Self + Spouse/SpD-Q</td>
<td>$xx.xx</td>
<td>n/a</td>
</tr>
<tr>
<td>Vision – After Tax</td>
<td>Self + Spouse/SpD-Q</td>
<td>$xx.xx</td>
<td>n/a</td>
</tr>
</tbody>
</table>

* 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 (RHPPO) or the Retiree Healthy Savings Plan (HSPAT).
Medical Plans: Medicare Eligible Members

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

There are no changes to the plan benefit coverage for 2020. You may view the most current plan benefits and cost information on the UnitedHealthcare® website for UM System retirees: www.UHCRetiree.com/umsystem.

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 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.

Additional support and programs

**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.¹ For more information, call toll-free (877) 365-7949, TTY 711, 24 hours a day, 7 days a week.

**HouseCalls:** HouseCalls is a yearly in-home preventative health care visit offered to you for no extra cost. The 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.

**SilverSneakers®:** The SilverSneakers® fitness program is included in your UnitedHealthcare® plan at no additional cost to you. Specially trained instructors can help you discover the exercise classes and movements that work best for you. Exercise can help you live more independently, more comfortably, and more actively. Ready? Visit SilverSneakers.com to get started.²

**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 or report your annual visit by registering online at www.UHCRetiree.com/umsystem and looking for the “My Health and Wellness” tab or calling toll-free (866) 899-5903, 8:00 a.m. to 8:00 p.m., all time zones, Monday through Friday.

**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.

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¹ The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor’s care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

² Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2019. All rights reserved.
Medical Plans: Non-Medicare Eligible Members

Retiree Health PPO Plan and Retiree Healthy Savings Plans

The Medical coverage for the Retiree Healthy Savings Plan and Retiree Health PPO Plan will continue to be provided through United Healthcare. You may view the most current plan benefits and cost information on the UM System Total Rewards website: umurl.us/retireeben. For 2020, there are no changes to the benefit coverage for the Retiree Healthy Savings Plan. There are changes to the Retiree Health PPO Plan deductible and out of pocket limits:

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Self</td>
<td>Family</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>2019</td>
<td>2020</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self</td>
<td>$325</td>
<td>$350</td>
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<tr>
<td>Family</td>
<td>$800</td>
<td>$850</td>
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<tr>
<td>Self</td>
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<td>$1,050</td>
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<tr>
<td>Family</td>
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<td>$3,150</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit*</td>
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</tr>
<tr>
<td></td>
<td>$4,000</td>
<td>$4,800</td>
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<tr>
<td></td>
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<td>$3,400</td>
</tr>
<tr>
<td></td>
<td>$6,000</td>
<td>$6,800</td>
</tr>
</tbody>
</table>

If you or any of your dependents will become Medicare-eligible due to age or disability during the months of September 2019 through January 2020, 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. The Retiree Healthy Savings Plan deductible and out-of-pocket limits combine medical services and prescription drug expenses. The prescription drug coverage for the Retiree Health PPO (RHP) Plan has a separate deductible and out-of-pocket limit from medical expenses. The RHP plan’s 2020 out-of-pocket limits will change from $3,250 to $3,650 per person, and from $6,500 to $7,300 for family.

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.

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.²

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.

Dental coverage

If you are currently enrolled, there will be no changes to your dental coverage or premiums for 2020. 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 2020.

Vision coverage

If you are currently enrolled, there will be no changes to your vision coverage or premiums for 2020. 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 2020. If you are interested in reviewing options for vision, visit the UM System Total Rewards website: umurl.us/retireeben.

¹ Annual Out-of-Pocket is for Medical only. Please see Prescription drug coverage for prescription out-of-pocket limits.

² The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor’s care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.
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**

The University is changing to a new life insurance vendor in 2020. Effective January 1, 2020, Unum will administer the UM-sponsored life insurance plans of Basic Life, Dependent Life-Child, Dependent Life-Spouse, Accidental Death and Dismemberment and Additional Life (referred to as Supplemental Life in previous years). If you are satisfied with your current enrollments in the UM-sponsored life insurance plans, and would like to continue the same coverage in 2020 with the new vendor, Unum, no action is required on your part.

In 2020, premiums for Basic Life, Dependent Life-Spouse, Dependent Life-Child and Accidental Death and Dismemberment will decrease. There will be no changes to premiums for Additional Life. Premiums may also change due to age, please refer to the UM System Total Rewards website for more information regarding premiums and changes due to age: umurl.us/life.

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.

**What to expect over the next few months**

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

<table>
<thead>
<tr>
<th>Important Dates</th>
<th>What To Watch For</th>
</tr>
</thead>
</table>
| October 1 – November 8  | ▪ 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 from 8:00 a.m. – 5:00 p.m., Central time. |
| October, Multiple Dates | ▪ UnitedHealthcare® will hold teleconference sessions on October 11th and October 18th focusing on the UM Sponsored Medicare Advantage Plans: the Base Plan and the Enhanced Plan. Refer to the UnitedHealthcare® Informational Teleconference Schedule at the end of this letter or visit umurl.us/enrollment.  
▪ UnitedHealthcare® will have a Medicare Advantage plan representative available at the UM System HR Service Center October 22nd, 23rd and 24th, 9:00 a.m. to 3:00 p.m., Central time. Appointments will not be scheduled. All walk-ins will be given up-to fifteen minutes with the representative to discuss the UM-sponsored UnitedHealthcare® Group Medicare Advantage Base and Enhanced Plans. |
| October 28 – November 8 | ▪ Retiree Annual Enrollment for 2020 health and insurance benefits.  
▪ 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 or the Retiree Health Plan will receive a new member ID card for 2020.  
▪ If you add vision coverage for the first time in 2020, you will receive plan information and an ID card from EyeMed Vision Care. |
How to enroll

Medical plans
We will automatically enroll you and your covered dependent(s) in the same plan(s) you have now. No action is required on your part. If you would like to change plan options for yourself and your dependents, you will need to complete a 2020 Annual Enrollment Retiree Benefits Change Form and return it to the HR Service Center, by November 8, 2019. The form is available at umurl.us/enrollment. Completed forms may be faxed to (573) 882-9603; mailed to the HR Service Center, 1000 W. Nifong, Bldg. 7, Suite 210, Columbia, MO 65211-8220; or scanned and emailed to hriservicecenter@umsystem.edu. Again, 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 2020.

Dental and Life insurance plans
You and your covered dependent(s) will remain enrolled in the dental and life insurance plans in which you are currently enrolled, if applicable. If you would like to reduce or drop coverage in any of these plans, you may do so at any time during the year and are not limited to Retiree Annual Enrollment. To make changes, you will need to complete a Retiree Benefits Change Form and return it to the HR Service Center. The form is available at umurl.us/retchgpkt. Completed forms may be faxed to (573) 882-9603; mailed to the HR Service Center, 1000 W. Nifong, Bldg. 7, Suite 210, Columbia, MO 65211-8220; or scanned and emailed to hriservicecenter@umsystem.edu. Again, if you are satisfied with your current enrollment, no action is required on your part.

Vision insurance plan
If you are currently enrolled, you and your covered dependent(s) will remain enrolled in the vision plan. 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, 2020. You will need to complete a 2020 Annual Enrollment Retiree Benefits Change Form and return it to the HR Service Center, by November 8, 2019. The form is available at umurl.us/enrollment. Completed forms may be faxed to (573) 882-9603; mailed to the HR Service Center, 1000 W. Nifong, Bldg. 7, Suite 210, Columbia, MO 65211-8220; or scanned and emailed to hriservicecenter@umsystem.edu. Again, if you are satisfied with your current coverage, no action is required on your part.

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 hriservicecenter@umsystem.edu. Representatives are available Monday through Friday from 8:00 a.m. – 5:00 p.m., Central time.

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

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. All retirees enrolled in a medical plan are invited to call in, regardless of Medicare status. No registration is required.

<table>
<thead>
<tr>
<th>Teleconference Date</th>
<th>Teleconference Time</th>
<th>Participant Call Information</th>
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</thead>
<tbody>
<tr>
<td>October 11, 2019</td>
<td>9:00 am – 10:30 am CST</td>
<td>(800) 260-0702 Participant Access Code: 470372</td>
</tr>
<tr>
<td>October 11, 2019</td>
<td>1:00 pm – 2:30 pm CST</td>
<td>(800) 260-0702 Participant Access Code: 470373</td>
</tr>
<tr>
<td>October 18, 2019</td>
<td>9:00 am – 10:30 am CST</td>
<td>(800) 260-0702 Participant Access Code: 470374</td>
</tr>
<tr>
<td>October 18, 2019</td>
<td>1:00 pm – 2:30 pm CST</td>
<td>(800) 260-0702 Participant Access Code: 470375</td>
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</table>