



MISSOURI

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 benefit program(s) in which you and your dependent(s), if applicable, are currently enrolled.

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.

If you elect to make any changes, coverage for you and your dependent(s) will change to your new elections on 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.

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

Table with 3 columns: Current Benefit Plan, Current Coverage Level*/**, 2021 Monthly Premiums. Rows include Dental - After Tax and Vision - After Tax.

*SpD-Q = Sponsored Adult Dependent-Qualified
**SpD-NQ = Sponsored Adult Dependent - Non-Qualified

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 dental 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 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 Group Basic 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. Any other coverages in which you may be 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

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 at this time 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 at this time 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"> ▪ The UM System HR Service Center is available for questions regarding retiree insurance plans. Call (573) 882-2146. 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. Email to hrrservicecenter@umsystem.edu. If you have questions or need assistance, we ask at this time that you email or call (573) 882-2146 to speak with one of our representatives.
October 26 – November 6	<ul style="list-style-type: none"> ▪ Retiree Annual Enrollment for 2021 insurance benefits.
December	<ul style="list-style-type: none"> ▪ 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 hrrservicecenter@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 at this time that you email or call (573) 882-2146 to speak with 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