



University of Missouri System

Retiree ID#

## Retiree Annual Enrollment is October 21 – November 1

Dear

Annual Enrollment for retirees is October 21 – November 1. 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 2025.

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.

### Your Next Steps

1. Review current enrollments and changes for 2025 covered in this letter.
2. Decide if you would like to continue the same plan enrollments for 2025.
  - To continue the same plan enrollments in 2025, no action is required on your part.
  - To change plan enrollments for 2025, see the “How to make changes to your enrollments” section of this letter.

Thank you for taking time to learn more about your 2025 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 2025 monthly premiums. In addition, the final column displays premiums for any alternative plans (if applicable) you/dependents could elect to switch to for 2025. 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, 2025.**

Current benefit enrollments			
Current benefit plan*	Current coverage level**	2025 monthly premiums	Alternative plan option-2025 monthly premiums
			N/A

\* **Enrollees in the Dental Plan** may choose between two plan options: The Dental Base Plan or the Dental Buy Up Plan.  
\*\* **SpD-Q** = Sponsored Adult Dependent-Qualified, **SpD-NQ** = Sponsored Adult Dependent - Non-Qualified

*Enrollments in a UM Sponsored Life Plan and/or Accidental Death and Dismemberment are not reflected in the above table. For more information regarding these plans, refer to the “Insurance Coverage” section below.*

**If you would like to continue the same coverage for 2025, no action is required on your part.**

## How to make changes to your enrollments

If you are currently enrolled in a 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 2025.

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 during Annual Enrollment to your plans for 2025, complete a *2025 Annual Enrollment Retiree Benefits Change Form* available online at [umurl.us/enrollment](http://umurl.us/enrollment) or from the HR Service Center (see the “How to request an Annual Enrollment Retiree Benefits Change form” section at the end of this letter). This form must be returned to the HR Service Center by **November 1, 2024**.

### 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](mailto:hrservicecenter@umsystem.edu)



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

## Getting support for your next steps

Visit our website at [umurl.us/enrollment](https://umurl.us/enrollment) for additional information related to Annual Enrollment. You may also call the HR Service Center at (573) 882-2146 from 8:00 a.m. – 4:00 p.m. CST, Monday through Friday, or email anytime at [hrservicecenter@umsystem.edu](mailto:hrservicecenter@umsystem.edu).

## Insurance coverage

### Dental Base Plan and Dental Buy-Up Plan

#### What's new for Dental Plans in 2025?

No dental coverage changes are planned for the 2025 calendar year and coverage will continue with Delta Dental. The Dental Plans will see increases in premiums for 2025. See the "Your current enrollments" section of this letter to review your premium costs for 2025. Learn more about the dental plan options at [umurl.us/dental](https://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 your dental plan enrollment, complete a *2025 Annual Enrollment Retiree Benefits Change Form* available online at [umurl.us/enrollment](https://umurl.us/enrollment) or from the HR Service Center. This form must be returned to the HR Service Center by November 1, 2024. **A new ID card will not be issued for 2025, 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](https://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 2025?

No changes to the vision plan or premiums are planned for the 2025 calendar year and coverage will continue with VSP. Learn more about the vision plan at [umurl.us/vision](https://umurl.us/vision).

You may only add or cancel your vision coverage during Annual Enrollment and all changes will be effective January 1, 2025. To add or cancel vision, complete a *2025 Annual Enrollment Retiree Benefits Change Form* available online at [umurl.us/enrollment](https://umurl.us/enrollment) or from the HR Service Center. This form must be returned to the HR Service Center by November 1, 2024.

### Life insurance Plans

#### What's new for Life Insurance Plans in 2025?

No life insurance (Basic Life, Dependent Life-Spouse, Dependent Life-Child and Additional Life) or accidental death and dismemberment (AD&D) plan changes are planned for the 2025 calendar year and all plans will continue with MetLife.

In 2025, 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](https://umurl.us/life) or [umurl.us/add](https://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/retchgpkt](https://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, 2024.
  - If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the university will be December 2024.
  - Before January 1, 2025, you will receive an additional notice from the university. Information will be sent separately from MetLife 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, 2024, and your AD&D plan will terminate effective January 1, 2025.
  - Your final deduction or billing through the university will be December 2024.
  - Before January 1, 2025, 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 at the time they turned age 26.

## **How to request an Annual Enrollment Retiree Benefits Change form**

To request a form, contact the HR Service Center by November 1, 2024, at (573) 882-2146 from 8:00 a.m.- 4:00 p.m. CST, Monday - Friday or email us at [hrrservicecenter@umsystem.edu](mailto:hrrservicecenter@umsystem.edu) or you may visit [umurl.us/enrollment](http://umurl.us/enrollment) to download a form from the webpage.