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 benefit program(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.

If you decide to make any changes, coverage for you and your dependent(s) will change to your new selections on 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. 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>Current Benefit Plan</th>
<th>Current Coverage Level</th>
<th>2020 Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental – After Tax</td>
<td>Self + Spouse/SpD-Q</td>
<td>$xx.xx</td>
</tr>
<tr>
<td>Vision – After Tax</td>
<td>Self + Spouse/SpD-Q</td>
<td>$xx.xx</td>
</tr>
</tbody>
</table>

**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 dental 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](http://umurl.us/retireeben).

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](http://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>
<tbody>
<tr>
<td>October 1 – November 8</td>
<td>• 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. – 5:00 p.m., Central time.</td>
</tr>
<tr>
<td>October 28 – November 8</td>
<td>• Retiree Annual Enrollment for 2020 insurance benefits.</td>
</tr>
<tr>
<td>December</td>
<td>• If you add vision coverage for the first time in 2020, you will receive plan information and an ID card from EyeMed Vision Care.</td>
</tr>
</tbody>
</table>

How to enroll
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 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 hrservicecenter@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 hrservicecenter@umsystem.edu. Again, if you are satisfied with your current enrollment, 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 hrservicecenter@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