

Comparison Chart | What You Pay for Covered Expenses in 2022

		HEALTHY SAVINGS PLAN		CUSTOM NETWORK PLAN <i>(Columbia and St. Louis networks)</i>		PPO PLAN <i>(with Tiered Feature, where available)</i>			
		In-network	Out-of-network**	In-network	Out-of-network**	In-network		Out-of-network**	
DEDUCTIBLE	Medical deductible	\$1,750/self; \$3,500/family* (combined)	\$3,500/self; \$7,000/family* (combined)	\$200/self; \$600/family	\$1,500/self; \$4,500/family*	Tiered PPO Plan: \$500/self; \$1,500/family*	PPO Plan: \$800/self; \$2,400/family*	Tiered PPO Plan: \$1,000/self; \$3,000/family*	PPO Plan: \$1,600/self; \$4,800/family*
	Rx deductible			Retail: \$50/person Mail order: \$0/person	Retail: \$50/person Mail order: \$0/person	Retail: \$75/person Mail-order: \$0/person			
SERVICES	Preventive care	\$0	35% or more (AD)	\$0	50% or more (AD)	\$0		40% or more (AD)	
	Primary care	15% (AD)	35% or more (AD)	\$15 copay/visit	50% or more (AD)	Tiered PPO Plan: Tier 1 (♥♥): \$15 copay/visit; Tier 2 (♥): \$25 copay/visit	PPO Plan: \$20 copay/visit	40% or more (AD)	
	Specialist care	15% (AD)	35% or more (AD)	\$40 copay/visit	50% or more (AD)	Tiered PPO Plan: Tier 1 (♥♥): \$35 copay/visit; Tier 2 (♥): \$40 copay/visit	PPO Plan: \$40 copay/visit	40% or more (AD)	
	Urgent care	15% (AD)	35% or more (AD)	\$50 copay/visit	\$50 copay/visit or more	\$50 copay/visit		40% or more (AD)	
	Lab and x-ray*****	15% (AD)	35% or more (AD)	\$5 (basic)/\$100 (advanced)	50% or more (AD)	Applicable coinsurance (AD)^		40% or more (AD)	
	Outpatient care	15% (AD)	35% or more (AD)	10% (AD)	50% or more (AD)	Applicable coinsurance (AD)^		40% or more (AD)	
	Inpatient care <i>(incl. maternity delivery)</i>	15% (AD)	35% or more (AD)	10% (AD)	50% or more (AD)	Applicable coinsurance (AD)^		40% or more (AD)	
	DME	15% (AD)	35% or more (AD)	10% (AD)	50% or more (AD)	Applicable coinsurance (AD)^		40% or more (AD)	
	Emergency room	15% (AD)	15% or more (AD)	\$250 copay/visit (AD)	\$250 copay/visit or more (AD)	\$250 copay/visit (AD)		\$250 copay/visit or more (AD)	
	Ambulance	15% (AD)	15% or more (AD)	\$200 copay/occurrence (AD)	\$200 or more copay/occurrence (AD)	\$200 copay/occurrence (AD)		\$200 or more copay/occurrence (AD)	
Rx	Rx drug: Retail/Mail*** ▪ Formulary generic ▪ Formulary brand ▪ Non-formulary brand	15% (AD)	35% or more (AD)	Greater of copay or coinsurance (AD): ▪ \$7 (retail) and \$15 (mail) or 20% ▪ \$15 (retail) and \$30 (mail) or 25% ▪ \$30 (retail) and \$60 (mail) or 50%	Greater of \$30 copay or 50% network cost (AD)****	Greater of copay or coinsurance (AD): ▪ \$7 (retail) and \$15 (mail) or 20% ▪ \$15 (retail) and \$30 (mail) or 25% ▪ \$30 (retail) and \$60 (mail) or 50%		Greater of \$30 copay or 50% network cost (AD)****	
OUT-OF-POCKET**	Medical limit	\$3,500/self; \$7,000/family* (combined)	\$7,000 or more/self; \$14,000 or more/family* (combined)	\$3,500/self; \$7,000/family*	\$10,500 or more/self; \$21,000 or more/family*	\$3,500/self; \$7,000/family*		\$10,500 or more/self; \$21,000 or more/family*	
	Rx limit			\$5,200/self; \$10,400/family*		\$5,200/self; \$10,400/family*			

Note: "(AD)" indicates "after deductible."

*Considerations for "self" and "family" are different for the Healthy Savings Plan than for the Custom Network Plans and the PPO Plans. See the glossary (umurl.us/glossary) for details.

**Refer to the Summary Plan Description (SPD) for additional details on allowable and eligible expenses when using an out-of-network provider.

***90-day fill/refill at Mizzou pharmacies at same cost as mail order.

****Member will be required to pay the difference between non-participating pharmacy and participating pharmacy charge.

*****For lab and x-ray services, "Basic" includes services such as x-ray, blood work, lipid panel, etc. "Advanced" includes services such as CT scan, PET scan, MRI, etc.

^Tiered PPO Plan:

In-network

10% after deductible: Tier 1 (♥♥) providers; all durable medical equipment, services obtained at free-standing facilities, ambulatory surgical centers and physician offices

20% after deductible: Tier 2 (♥) providers; services obtained at outpatient hospital facilities

^PPO Plan:

In-network

20% coinsurance after deductible

Monthly Premiums and Other Employee Benefit Information

Healthy Savings Plan

Coverage level	Employee Cost	UM Cost
Self only	\$58	\$385
Self and spouse	\$164	\$802
Self and child(ren)	\$141	\$783
Self, spouse and child(ren)	\$273	\$1,232

Custom Network Plan

(Columbia and St. Louis networks)

Coverage level	Employee Cost	UM Cost
Self only	\$84	\$461
Self and spouse	\$236	\$951
Self and child(ren)	\$212	\$924
Self, spouse and child(ren)	\$383	\$1,467

PPO Plan

(with Tiered Feature, where available)

Coverage level	Employee Cost	UM Cost
Self only	\$176	\$589
Self and spouse	\$426	\$1,242
Self and child(ren)	\$391	\$1,204
Self, spouse and child(ren)	\$661	\$1,933

Dental

Coverage level	Employee Cost	UM Cost
Self only	\$14.76	\$14.76
Self and spouse	\$29.52	\$29.52
Self and child(ren)	\$35.82	\$35.82
Self, spouse and child(ren)	\$50.58	\$50.58

Vision

Coverage level	Employee Cost
Self only	\$5.26
Self and spouse	\$10.49
Self and child(ren)	\$11.45
Self, spouse and child(ren)	\$18.12

Basic Life* (per \$1,000 of coverage)

Plan Type	Employee Cost	UM Cost
Option A	\$0	\$0.046
Option B	\$0.022	\$0.046

Additional Life Insurance* (per \$1000 of coverage)

Age as of January 1 (top row) | Amount (bottom row)

<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$0.05	\$0.06	\$0.08	\$0.09	\$0.10	\$0.15	\$0.23	\$0.43	\$0.66	\$1.27	See below*

Long Term Disability* (per \$100/covered monthly salary)

Coverage level	Employee cost	UM cost
Core Plan (Option A)	\$0	\$0.136
Buy-Up Plan (Option B)	\$0.14	\$0.136

Life and Accidental Death and Dismemberment (AD&D) Insurance*

Life and accidental death and dismemberment insurance are available at multiple coverage levels:

- **AD&D:** Coverage from \$25,000 to \$150,000 for self only or self and dependent(s).
- **Dependent Life-Child:** Coverage from \$5,000 to \$25,000.
- **Dependent Life-Spouse/Sponsored Adult Dependent:** Coverage from \$10,000 to \$50,000; evidence of insurability* may be required.
- **Additional Life:** Coverage of 1x, 2x or 3x annual salary to a maximum of \$1,000,000; evidence of insurability* may be required.

*Visit umurl.us/life for premium information and evidence of insurability requirements.

myHR

You can view and update your personal information or access your paychecks and benefit information in myHR. Log into your myHR at myhr.umsystem.edu. For more information or assistance logging into your account, visit umurl.us/pshr or call HR Information Systems at (573) 884-6996.

Premium Deductions

Monthly premiums are deducted during the month of coverage. Employees who are paid bi-weekly will have half the monthly premium deducted from their first two bi-weekly paychecks of the month. For more benefit information, visit umurl.us/benefits.

HR Service Center

Phone: (573) 882-2146, Fax: (573) 882-9603

Email: hrservicecenter@umsystem.edu

To contact your HR Generalist, visit umurl.us/cbr.

Plan contact information

Additional plan contact information can be found at umurl.us/benadmin.

United Healthcare

Phone: (844) 634-1237
myuhc.com

Delta Dental

Phone: (866) 276-8329
deltadentalmo.com/UM

UHC Nurse Liaison

Phone: (573) 296-0158
umurl.us/nurse

EyeMed Vision Care

Phone: (866) 939-3633
eyemedvisioncare.com



University of Missouri System

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Dear colleagues,

Annual Enrollment for faculty and staff is October 25 – November 5. 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 2022.

I am pleased to share that 2022 premiums for self-only coverage will stay the same as they were in 2021. For most other coverage levels, 2022 premiums will be similar to those seen in 2021. Overall, participants who select self and spouse coverage, self and child(ren) coverage and family coverage will see an increase in their premium ranging between \$4-29/mo.

For many of us, health care needs are even more top-of-mind than they have ever been. As we prepare for a new year and a new plan, I encourage you to take advantage of the preventive care coverage available through all our university plans. Preventive care can help you understand your current health and identify issues before they become more serious. During a pandemic, preventive care like immunizations for COVID-19 and the flu can help you protect yourself as well as those in the communities where you live and work. As always, these immunizations are covered by our health plans.

Mental health is an important part of your overall wellbeing, too, so consider how our university's offerings can help. Behavioral health services (umurl.us/bhvrhealth) are available to help those covered by your health plan address depression, anxiety, substance use disorders, caregiver concerns and more through tailored treatment plans, a broad network and online visits. The Employee Assistance Program (umurl.us/eap) is also available to provide support to faculty, staff and their immediate family members with personal or professional stressors. And, as always, all faculty, staff and students have free access to the top-rated [Sanvello](http://sanvello.com) (sanvello.com) app through the university.

Thank you for engaging in the Annual Enrollment (umurl.us/enrollment) process. I hope you will make use of the information here and the details on our insurance plan webpages (umurl.us/health, as well as umurl.us/dlins). Staying engaged helps ensure you make the choice that best supports you and your family in the coming year. For additional support, reach out to your HR specialists (umurl.us/cbr), who are ready to help, or to the HR Service Center (umurl.us/hrsc).

Sincerely,

Marsha Fischer
Vice President for the Office of Human Resources
University of Missouri



Marsha Fischer

Vice President for Human Resources
University of Missouri



Visit the Annual Enrollment webpage (umurl.us/enrollment) for additional information.

What's new for 2022

- **Expanded availability for the PPO Plan with Tiered Feature** (also called Tiered PPO) to faculty and staff who live and/or work in eligible counties in the Kansas City and Rolla areas.
- **Durable medical equipment (DME)** will shift from a copay structure to coinsurance in the PPO, Tiered PPO and Custom Network plans. Those purchasing DME will need to meet their deductible before the plan begins to pay, and costs will be specific to the plan in which they are enrolled.
- The **out-of-pocket maximum for prescription costs** in the PPO, Tiered PPO and Custom Network plans will increase to \$5,200 for self-only and \$10,400 for a family plan.
- **Annual HSA contribution limit increases** as approved by the IRS will increase to \$3,650 for an individual and \$7,300 for a family.

Plans At-A-Glance

Healthy Savings Plan

High-deductible plan available regardless of location and administered by UnitedHealthcare. In general, has the lowest monthly premiums of all plans and can be coupled with a Health Savings Account with an annual university contribution to increase savings for health expenses. Learn more: umurl.us/HSP.

Custom Network Plan

Available to those who live or work in eligible counties near Columbia or St. Louis and administered by UnitedHealthcare. Features a narrow network of providers who offer quality care and share savings when you stay in-network. Participants only have in-network access to providers specific to that plan (i.e., Columbia or St. Louis). Columbia-area network has providers affiliated with MU Health Care and the St. Louis-area has providers affiliated with Mercy Health System. Learn more: umurl.us/CNP.

PPO Plan

Available to those who do not live or work in a county eligible for the Tiered Feature (see below) and administered through UnitedHealthcare. This traditionally structured plan has a broad network of providers but also generally highest premiums of the available plans. Participants pay deductibles for most medical expenses and prescription drugs even when using in-network services. Learn more: umurl.us/PPO.

PPO Plan with Tiered Feature (also called Tiered PPO Plan)

Available to those who live or work in eligible counties around Kansas City and Rolla and administered by UnitedHealthcare. Structured like the base PPO Plan (above), this plan offers two tiers within that same broad network of providers which may result in enhanced savings when using providers recognized as offering high-quality, cost-effective care. Learn more: umurl.us/TierPPO.

Dental

Administered by Delta Dental and available regardless of location. Coverage is offered for three classes of reasonable and customary expenses: preventive, basic and major services. No matter the provider, deductible and coinsurance remain the same if charges are reasonable and customary but using Delta Dental's networks can help provide savings. Learn more: umurl.us/dental.

Vision

Vision insurance is administered by EyeMed and provides a discounted group rate available at all locations where EyeMed is accepted. The plan does not have a deductible and offers coverage for a number of eye care expenses. Learn more: umurl.us/vision.

Disability and Life insurance

Employees have several options for life insurance to help give peace of mind. In fact, the basic disability and life plans are 100% university-paid—available at no cost to you. Other life and disability plan options are also available. The university does not subsidize premiums for these plans but negotiates to offer them at a reduced cost. Unum administers all Life, Long Term Disability and Accidental Death and Dismemberment insurance options. Learn more: umurl.us/dlins.

Enroll in myHR

If you are a current faculty or staff member, Annual Enrollment is your annual opportunity to review and change your benefits for next year. If you do not make changes, your current enrollments will continue into the new calendar year, except for Flexible Spending Accounts (FSAs). **You must re-enroll in Health Care and Dependent Care FSAs each year.** Learn more: umurl.us/enrollment.

If you are a newly benefit-eligible faculty or staff member, you must take action during your initial enrollment period, even if your decision is to waive coverage. Otherwise, you will default to the self-only coverage level of the Healthy Savings Plan and pay taxes on your premiums. Learn more: umurl.us/enrolling.

Once you've decided which insurance plans are best for you, enroll through myHR (myhr.umssystem.edu).

- Visit myhr.umssystem.edu (Firefox or Chrome recommended) and log in.
- Click the "My Benefits" tile. Then select "Benefits Enrollment" from the left menu to access the self-service application.
- Follow the instructions provided to submit your plan choices or waive coverage.
- After you click the "Submit Enrollment" button, a "Benefits Alerts" pop-up will appear stating your enrollments have been submitted. Click "Done." You'll receive an email confirmation so you know your submission was received. You are not done with enrollment until you click both the "Submit Enrollment" button as well as the "Done" button on the pop-up screen.
- Watch the mail for important documents, such as new insurance ID cards for plans in which you're newly enrolled. You will also receive an email notification when your Confirmation Statement has been generated and available to view in myHR.

Need assistance?

You can book a one-on-one appointment with your HR Generalist for personalized insurance and enrollment assistance. More information is available at umurl.us/cbr. For additional assistance, contact the HR Service Center by phone at (573) 882-2146 or toll-free (800) 488-5288, or via email at hrservicecenter@umssystem.edu. Learn more at umurl.us/hrsc.



Visit the Health Programs webpage (umurl.us/enrollment) for more on medical, dental and vision.



Visit the Disability and Life Insurance webpage (umurl.us/dlins) for more on disability and life options.