



09/17/2018

[Redacted]

[Redacted]

Retiree ID# [Redacted]

Dear [Redacted]

Retiree Annual Enrollment October 29 - November 9

The Annual Enrollment period for retirees is coming up soon. From October 29 through November 9, 2018, you will have the opportunity to make changes to your current plan enrollment. This letter is your Personalized Benefit Annual Enrollment Statement. It reflects the benefit plans in which you and your dependent(s), if applicable, are currently enrolled.

Listed below are the 2019 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 2019 coverage. Otherwise, you will be billed or have your account debited for the premium amount on your first 2019 billing cycle.

The following enrollment information reflects your current 2018 benefit enrollments with the associated 2019 monthly premium deduction amounts:

[Redacted]

*If you are enrolled in a UM Sponsored Life Plan (i.e. Basic Life B, Dependent Life, Spousal Life and/or Supplemental Life) there are no premium changes for these plans in 2019. However, premiums may change due to age, please refer to the UM System Total Rewards website for more information: <http://umurl.us/life>.

If you are satisfied with your current enrollments and would like to continue the same coverage in 2019, no action is required on your part.

If you decide to make any changes, coverage for you and your dependent(s) will change to your new selections beginning January 1, 2019. See section "**How to Enroll**" in this letter for information regarding how to make changes. Again, if you are satisfied with your current coverage, no action is required on your part.

During the Retiree Annual Enrollment period, Monday, October 29, 2018, through Friday, November 9, 2018, you may elect to take any of the following actions:

- Decrease coverage levels
- Add or drop Vision coverage

Dental coverage

If you are currently enrolled, there will be no changes to your dental coverage or premiums for 2019. 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 2019.

Vision coverage

If you are currently enrolled, there will be no changes to your vision coverage or premiums for 2019. 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 2019. If you are interested in reviewing options for vision, visit the UM System Total Rewards website: <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 <http://hearing.eyemed.com/home/>.

What to expect over the next few months

You may visit our dedicated webpage <http://umurl.us/enrollment> for additional information regarding Annual Enrollment.

Important Dates	What to Watch For
October 1 - November 9	<ul style="list-style-type: none">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.
October 29 - November 9	<ul style="list-style-type: none">Retiree Annual Enrollment for 2019 insurance benefits.
December	<ul style="list-style-type: none">If you add vision coverage for 2019, you will receive plan information and an ID card from EyeMed Vision Care.

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 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 <http://umurl.us/retchgpkt>. Completed forms may 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 hrrservicecenter@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, 2019. You will need to complete a 2019 Annual Enrollment Retiree Benefits Change Form and return it to the HR Service Center, by November 9, 2018. The form is available at <http://umurl.us/enrollment>. Completed forms may 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 hrrservicecenter@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 <http://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. - 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: <https://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