



09/17/2018



Retiree ID# [REDACTED]

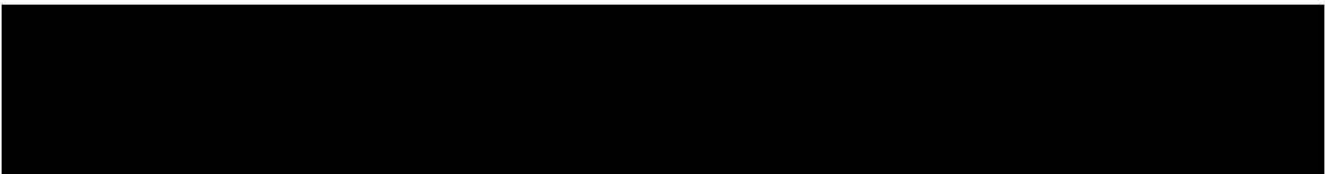
Dear [REDACTED]

## 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 plan 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. For your reference, we have also included the rate for the alternate medical plan(s) for which you or your dependent(s) may be eligible. 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:**



\*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>.

\*\* See page 2 of this letter for information on eligible medical plans. **Medicare-eligible retirees and Medicare-eligible dependent(s)** may choose between one of the two available UM-sponsored UnitedHealthcare® Group Medicare Advantage plan options: the Base Plan (BASE) and the Enhanced Plan (BUYUP). **Non-Medicare-eligible retirees and non-Medicare-eligible dependent(s)** may choose between two plan options: the Retiree Health PPO (RHP) Plan or the Healthy Savings Plan (HSPAT).

**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
- Change medical plan(s)

If you wish to consider changing medical plan(s), the chart below indicates which plan(s) you or your dependents are eligible for based individual on Medicare eligibility.

	Medicare Advantage Base Plan (BASE)	Medicare Advantage Enhanced Plan (BUYUP)	Retiree Health PPO Plan (RHP)	Health Savings Plan (HSPAT)
Medicare Eligible				
Non-Medicare Eligible				

### Medical Plans: Medicare Eligible Members

#### UM-sponsored UnitedHealthcare® Group Medicare Advantage Base and Enhanced Plans

You may view the most current Plan Benefits and Cost information on the UM UnitedHealthcare® Retiree website: [www.uhcretiree.com/umsystem](http://www.uhcretiree.com/umsystem)

#### Additional support and programs

**NurseLine:** Doctor’s office not open? Whether it’s a question about a medication or a health concern in the middle of the night, with NurseLine, registered nurses answer your call 24 hours a day. <sup>1</sup>

**HouseCalls:** HouseCalls is a yearly in-home preventative health care visit offered to you for no extra cost. The program sends a licensed health care provider to your home. During the visit, they will review your medical history and current medications. It can also give you a chance to ask any health questions you may have. Once completed, HouseCalls will send a summary of your visit so you can share it with your doctor. HouseCalls may not be available in all areas.

**SilverSneakers®:** The SilverSneakers® fitness program is included in your UnitedHealthcare® plan at no additional cost to you. Specially trained instructors can help you discover the exercise classes and movements that work best for you. Exercise can help you live more independently, more comfortably, and more actively. Ready? Visit [SilverSneakers.com](http://SilverSneakers.com) to get started.<sup>2</sup>

**Renew Rewards:** You can earn gift cards by completing certain health care activities such as an annual physical or wellness visit. These visits are a great chance to meet with your primary care physician and create a plan to reach your health goals. Both your annual physical and wellness visit are covered by your health plan for a \$0 copay. Remember, you can get your annual wellness visit any time during the calendar year no matter when you had your last visit. Learn more or report your annual visit by registering online at [www.UHCRetiree.com/umsystem](http://www.UHCRetiree.com/umsystem) and looking for the "My Health and Wellness" tab or calling toll-free 1.866.899.5903, 8 a.m. - 8 p.m. local time, Monday - Friday.

#### Prescription drug coverage

All Medicare-eligible members enrolled in prescription drug coverage will continue coverage through the UM Part D Prescription Drug plan administered by Express Scripts (ESI). Please remember that formularies are subject to change annually; you will receive your Annual Notice of Change from ESI in the fall, just as you have before.

<sup>1</sup> The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor’s care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

<sup>2</sup> Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © <2018> All rights reserved.

## Medical Plans: Non-Medicare Eligible Members <sup>1</sup>

### Retiree Health PPO Plan and Healthy Savings Plans

You may view the most current Plan Benefits and Cost information on the UM System Total Rewards website: <http://umurl.us/retireeben>.

### Additional support and programs

**Real Appeal@:** is a personalized virtual weight-loss program available to adults with UM-sponsored medical insurance who have a BMI of 23 or greater.

**NurseLine:** Doctor's office not open? Whether it's a question about a medication or a health concern in the middle of the night, with NurseLine, registered nurses answer your call 24 hours a day. <sup>2</sup>

**Virtual Visits:** Plan members will have the option of seeing and speaking with providers via secure connection from their homes or any place they take a computer, tablet or smartphone. Plan members may use Virtual Doctor Visits to obtain a diagnosis and necessary prescriptions (except controlled substances) for minor medical needs including allergies, sinus and bladder infections, bronchitis and more. Virtual Visits also includes Virtual Behavioral Visits, which plan members may use for behavioral health concerns, such as addiction, stress, anxiety or depression, and more.

For more plan information such as provider lookup, managing claims and other available programs, visit [www.myuhc.com](http://www.myuhc.com).

### Prescription drug coverage

All non-Medicare-eligible members will continue to receive prescription drug coverage provided through Express Scripts as they have previously. The prescription drug coverage for the Healthy Savings Plan is included in the combined deductible and out-of-pocket limit. The prescription drug coverage for the Retiree Health PPO Plan has a separate deductible and out-of-pocket limit from medical expenses.

### 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 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/>.

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<sup>1</sup> If you or any of your dependents will become Medicare-eligible due to age or disability during the months of September 2018 through January 2019, please contact our office to confirm your enrollment in the appropriate Medicare Advantage plan. Contact information can be located on the final page of this letter.

<sup>2</sup> The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

## 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"> <li>For Medicare-eligible participants, the UnitedHealthcare® call center will open for questions regarding the UM-sponsored Medicare Advantage plans. Call 1-866-899-5903 TTY 711, from 8:00 a.m. - 8:00 p.m. Central Time, Monday - Friday.</li> <li>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.</li> </ul>
October, Multiple Dates	<ul style="list-style-type: none"> <li>UnitedHealthcare® will hold informational meetings and a teleconference focusing on the UM Sponsored Medicare Advantage Plans: the Base Plan and the Enhanced Plan. UnitedHealthcare® will also have representatives available to answer your plan questions. Refer to the UnitedHealthcare® Informational Meeting Schedule attached to this letter or visit <a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>.</li> </ul>
October 29 - November 9	<ul style="list-style-type: none"> <li>Retiree Annual Enrollment for 2019 health and insurance benefits.</li> </ul>
December	<ul style="list-style-type: none"> <li>Members who make a plan change will receive a UnitedHealthcare® welcome packet that gives you more information on how your benefits work and how to get the most out of your plan.</li> <li>New and existing members will receive a new UnitedHealthcare® member ID card for 2019.</li> <li>If you add vision coverage for 2019, you will receive plan information and an ID card from EyeMed Vision Care.</li> </ul>

## How to enroll

### Medical plans

We will automatically enroll you and your covered dependent(s), in the same plan(s) you have now. No action is required on your part. If you would like to change plan options for yourself and your dependents, or terminate coverage, 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 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 [hrrservicecenter@umsystem.edu](mailto:hrrservicecenter@umsystem.edu). Again, if you are satisfied with your current coverage, no action is required on your part. Coverage for you and your dependent(s), if applicable, will continue in 2019.

### 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](mailto: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](mailto:hrrservicecenter@umsystem.edu). Again, if you are satisfied with your current enrollment, no action is required on your part.

## Additional Information

Medicare is in the process of mailing new Medicare ID cards. If you or your dependent(s) are currently enrolled in a University Medicare Advantage Plan and have previously submitted a copy of your current Medicare ID card, you **do not** need to send us your new Medicare ID card. The UM System Office of Human Resources is working in partnership with United Healthcare to automatically update your Medicare ID number in our system so there is no need to contact our office once the new card is received.

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](mailto: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

## Informational meetings:

UnitedHealthcare® will hold informational meetings and a teleconference focusing on the UM Sponsored Medicare Advantage plans: the Base Plan and the Enhanced Plan. UnitedHealthcare® will also have representatives available to answer your plan questions. All retirees enrolled in a medical plan are invited to attend regardless of Medicare status.

### In Person Meetings

Date	Time	Locaton	Registration
<b>Rolla</b>			
October 8, 2018	2:00pm - 3:00pm	Havener Center Carver/Turner Room 204 1346 N Bishop Avenue	<a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>
<b>St. Louis</b>			
October 9, 2018	9:00am - 10:00am	J.C. Penney Building Room 0064 1 University Blvd	<a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>
<b>Columbia</b>			
October 10, 2018	10:00am - 11:00am	General Services Building Rooms 194 A& B 900 E. Stadium Blvd	<a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>
October 10, 2018	1:30pm - 2:30pm	Med Science Addition Acuff Auditorium Room MA217 One Hospital Drive	<a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>
<b>Kansas City</b>			
October 11, 2018	10:00am - 11:00am	Hospital Hill Campus Health Sciences Bldg Room 3301 2464 Charlotte Street	<a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>
October 11, 2018	1:00pm - 2:00pm	Volker Campus Miller Nichols Library Room 352 800 E. 51st Street	<a href="http://umurl.us/enrollment">http://umurl.us/enrollment</a>

## Teleconference Meeting

If you are unable to attend one of the above in person Informational Meetings, you can join UnitedHealthcare® for the same session via telephone.

### Friday, October 12, 2018

10:00am Central Time

Dial-In Number: (800) 260-0712

Participant Passcode: 453027

