



University of Missouri System

Retiree [REDACTED]

September 30, 2026

Retiree Annual Enrollment is October 26 – November 6

Dear [REDACTED],

Annual Enrollment for retirees is October 26 – November 6, 2026. Please review your plan options to determine which coverage(s) work best for you in 2027.

Important Information:

- Medicare retirees, please review the “Information for Medicare-eligible members” section of this letter for information about 2027 ID cards.
- Premium increase for non-Medicare plans, Dental plans, and Vision plan.
- Premium decrease for Medicare Advantage plans.

During Annual Enrollment, you may:

- Decrease coverage (such as removing dependent(s) or dropping coverage in a plan).
- Decrease, drop, or change dental coverage.
- Add or drop vision coverage.
- Change medical plan(s).

Your Next Steps

1. Review current enrollments and decide if you would like to continue the same plan enrollments for 2027.
 - To continue the same plan enrollments in 2027, no action is required on your part.
 - To change plan enrollments for 2027, see the “How to make changes to your enrollments” section of this letter. Your completed form must be returned by November 6, 2026.
2. Attend a virtual Retiree Town Hall or UHC Informational Session. See the “Getting support for your next steps” section of this letter for dates and times.

Thank you for taking time to learn about your 2027 benefits. 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 collaboration helps us navigate an evolving benefits environment and identify solutions that best support our retiree community.

Sincerely,

Marsha Fischer
Vice President of Human Resources
University of Missouri

Your current enrollments

The following information reflects your current benefit enrollments with the new 2027 monthly premiums. In addition, the final column displays premiums for any alternative plans (if applicable) you may elect for 2027.

For example, if you are currently in the Dental Base Plan, the Alternative plan option column shows premiums for the Dental Buy-Up Plan.

Changes made during Annual Enrollment will be effective January 1, 2027.

Current benefit enrollments			
Current benefit plan*	Current coverage level**	2027 monthly premiums	Alternative plan option- 2027 monthly premiums

* **Medicare-eligible retirees and Medicare-eligible dependent(s)** may choose between two UM-sponsored UnitedHealthcare® Group Medicare Advantage PPO plan options: The Base Plan (BASE) or the Enhanced Plan (BUYUP). **Non-Medicare-eligible retirees and non-Medicare-eligible dependent(s)** may choose between two plan options: The Retiree Health PPO Plan (RHP) or the Retiree Healthy Savings Plan (HSPAT).

Enrollees in the Dental Plan may choose between two plan options: The Dental Base Plan or the Dental Buy Up Plan.

** **M** = Medicare-eligible, **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 Plan are not reflected in the above table. For more information regarding these plans, refer to the "Other Insurance Coverage" section.

If you would like to continue the same coverage in 2027, no action is required on your part.

How to make changes to your enrollments

If you are currently enrolled in a medical, 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 2027.

If you want 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, complete a *2027 Annual Enrollment Retiree Benefits Change Form* and return the form to the HR Service Center. Forms are available online at umurl.us/RetireeEnrollment or from the HR Service Center (see the "How to request an Annual Enrollment Retiree Benefits Change form" section of this letter). **Your completed form must be returned by November 6, 2026.**

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



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

Getting support for your next steps

Visit our website at umurl.us/RetireeEnrollment for additional information related to Annual Enrollment.

All retiree medical plans

Call the HR Service Center at (573) 882-2146 from 8:00 a.m. - 4:00 p.m. CST, Monday - Friday, or email us anytime at hrservicecenter@umsystem.edu.

UM Medicare Advantage Plans

Call UHC at (866) 899-5903 from 8:00 a.m. - 8:00 p.m., Monday - Friday.

UM Retiree website:
retiree.uhc.com/umsystem

Informational sessions

The UM System Retiree Town Hall will provide an overview of retiree medical plans, dental and vision as well as changes for 2027.

The UnitedHealthcare Information Sessions provide a general overview of all retiree medical plan changes in 2027 for both non-Medicare and Medicare-eligible members. All retirees and their dependents enrolled in a medical plan are invited to participate, regardless of Medicare status. All session times will have the same presentation and no registration is required.

Specific questions regarding retiree benefit premiums and non-medical plans will not be addressed in the UnitedHealthcare informational sessions.

UM System Retiree town hall*

Date	Time	Meeting Number	How to Join
October 14, 2026	10:00–11:30 a.m. CST	946 8766 0169	Online: Join at umsystem.zoom.us or through the link available at umurl.us/RetireeEnrollment By phone: 312-626-6799

*A recording of the town hall will be posted at this webpage after the event.

UnitedHealthcare informational sessions*

Date	Time	Meeting Number	How to Join
October 15, 2026	10:00 – 11:30 a.m. CST	2663 593 4261	Online: Join at uhc.webex.com or through the link available at umurl.us/RetireeEnrollment Password: UofM@2026
	2:00 – 3:30 p.m. CST	2661 804 9012	
October 21, 2026	10:00 – 11:30 a.m. CST	2663 098 6274	By phone: 1-650-479-3208 Phone access code: 86361202
	2:00 – 3:30 p.m. CST	2660 832 6232	

*Only medical plans will be reviewed during the UnitedHealthcare informational sessions.

Information for Medicare-eligible members

Medicare Advantage Plan (Base or Enhanced) with Part D Prescription Drugs

You will continue to have two separate ID cards:

- **UnitedHealthcare Group Medicare Advantage Plan** for your medical coverage
- **UnitedHealthcare Group MedicareRx Plan** for your prescription drug coverage

A convenient mail order option for your medications will still be provided through OptumRx® Home Delivery.

If you want to change your Medical Plan election for 2027, please see the “How to request an Annual Enrollment Retiree Benefits Change form” section at the end of this letter. **Your completed form must be returned by November 6, 2026.**

What’s new for Medicare Advantage Plans in 2027?

Base Plan

No plan design changes and premiums will decrease for 2027.

Learn more about the Medicare Advantage Base Plan at umurl.us/medbase.

Enhanced Plan

No plan design changes and premiums will decrease for 2027.

Learn more about the Medicare Advantage Enhanced Plan at umurl.us/medenh.

Part D Prescription Drug Coverage

There is a CMS mandated increase in the out-of-pocket limit for 2027. Changing from \$2,100 to \$2,400.

Refer to the “Current Benefits Enrollments” section of this letter to view your personal 2027 premiums.

Insurance cards

All members will receive a new medical ID card and a new Part D prescription card for 2027. If you don’t receive your new cards or need additional copies, you can request them via UnitedHealthcare customer service by logging into the website at retiree.uhc.com/umsystem.

Additional benefits

To learn about additional programs and benefits, visit retiree.uhc.com/umsystem.*

**Benefits and features vary by program. For additional information, reach out to UnitedHealthcare at (866) 899-5903.*

Information for non-Medicare-eligible members

Retiree Health PPO Plan and Retiree Healthy Savings Plan

Non-Medicare retirees or non-Medicare enrolled dependents will continue to have the same plan options for 2027, the Retiree Health PPO Plan or the Retiree Healthy Savings Plan.

If you want to change your Medical Plan election for 2027, please see the “How to request an Annual Enrollment Retiree Benefits Change form” section at the end of this letter. **Your completed form must be returned by November 6, 2026.**

What’s new for Retiree Health PPO and Retiree Healthy Savings Plans in 2027?

Retiree Health PPO Plan

No plan design changes and premiums will increase for 2027.

Learn more about the Retiree Health PPO Plan at umurl.us/retireePPO.

Retiree Healthy Savings Plan

No plan design changes and premiums will increase for 2027.

Learn more about the Retiree Healthy Savings Plan at umurl.us/retireeHSP.

Note: While retirees do not enroll in a Health Savings Account (HSA) through the university, any retiree who meets eligibility requirements (umurl.us/HSA) may enroll in an individual HSA. If you’d like to open an individual HSA or transfer an existing HSA to Fidelity visit fidelity.com/go/hsa/transfer to learn more.

Refer to the “Current Benefits Enrollments” section of this letter to view your personal 2027 premiums.

Insurance cards

For 2027 coverage, you will receive a new single card for medical and prescription coverage, even if no plan change is made.

Change in Medicare eligibility?

If you or any of your dependents will become Medicare-eligible due to age or disability during the months of October 2026 through January 2027, **please contact our office** to confirm your enrollment in the appropriate Medicare Advantage Plan.

Contact information is listed earlier in this letter under the “Getting support for your next steps” section.

Medicare Prescription Drug Creditable Coverage

Both the Retiree Health PPO and Retiree Healthy Savings plans have been determined to have creditable coverage in regard to Medicare. You can access the creditable coverage notices on the Required Annual Notices page, visit umurl.us/notices and navigate to the Notices of Creditable Coverage section.

Additional benefits

To learn about programs and additional benefits related to your medical insurance plans, login to your myuhc.com account.

Other insurance coverage

Dental Base Plan and Dental Buy-Up Plan

What's new for Dental Plans in 2027?

No dental coverage changes for 2027 and coverage will continue with Delta Dental. The Dental Plans will see increases in premiums for 2027. See the "Your current enrollments" section of this letter to review your premium costs for 2027. Learn more about the dental plan options at 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 *2027 Annual Enrollment Retiree Benefits Change Form* available online at umurl.us/RetireeEnrollment or from the HR Service Center. This form must be returned to the HR Service Center by November 6, 2026. A new ID card will not be issued for 2027, 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) 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 2027?

No vision coverage changes for 2027 and coverage will continue with VSP. The Vision Plan will see an increase in premiums for 2027. See the "Your current enrollments" section of this letter to review your premium costs for 2027. Learn more about the vision plan at umurl.us/vision.

You may only add or cancel your vision coverage during Annual Enrollment and all changes will be effective January 1, 2027. To add or cancel vision, complete a *2027 Annual Enrollment Retiree Benefits Change Form* available online at umurl.us/RetireeEnrollment or from the HR Service Center. The form must be returned to the HR Service Center by November 6, 2026.

Life insurance Plans

What's new for the Life Insurance Plans in 2027?

No life insurance (Basic Life, Dependent Life-Spouse, Dependent Life-Child, and Additional Life) or accidental death and dismemberment (AD&D) plan changes for the 2027 and all plans will continue with MetLife.

In 2027, premiums for life plans will remain the same. However, the amount you pay in premiums may change due to your age. More information regarding age and premiums can be found online at umurl.us/life or 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) 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 life 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, 2026.
 - If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the university will be December 2026.
 - Before January 1, 2027, 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, 2026, and your AD&D plan will terminate effective January 1, 2027.
 - Your final deduction or billing through the university will be December 2026.
 - Before January 1, 2027, 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 plan at the time they turned age 26.

How to request an Annual Enrollment Retiree Benefits Change form

Visit umurl.us/RetireeEnrollment to download an Annual Enrollment Retiree Benefits Change. If you need assistance, you may email the HR Service Center at hrrservicecenter@umsystem.edu or call (573) 882-2146 from 8:00 a.m.- 4:00 p.m. CST, Monday – Friday. **Your completed form must be returned by November 6, 2026.**