

Annual Enrollment Overview

2025 Annual Enrollment



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**Today we'll
talk about...**

Introduction

- What is Annual Enrollment?
- What is new for 2025?

Insurance and account options

- Medical
- HSAs and FSAs
- Dental and vision
- Life and disability
- Other benefits

Enrollment documentation

Conclusion



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What is Annual Enrollment?

- The period of time during which faculty, staff and other eligible parties are able to make changes to their insurance plan elections*
- Generally, two weeks each fall; this year, **October 21 – November 1, 2024**, for all benefit-eligible faculty, staff and retirees**

* Some changes may be made outside of Annual Enrollment if you have experienced a qualified family/employment status change.

** Retirees are not eligible for some things discussed in this presentation, such as a pre-tax premium and some decision-making tools geared for employees' insurance options. Retirees will receive their own decision-making guides in the mail.



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New for 2025

Monthly premiums

Premium amounts vary depending on plan type and coverage level.

Medical plans: Increases from \$3-\$34 a month.

Dental plans: Increases from \$0.33-\$10.62 a month.

Prescription- related changes

increases across Custom Network and PPO Plans.

Prescription out-of-pocket maximum increases to \$5,450/self and \$10,900/family.

Minimum dollar threshold for prescription retail maintenance medications increases \$5-\$20 depending on prescription type.

Annual contribution limits

IRS-approved increases for tax-favored accounts.

Health Savings Account: Increase to \$4,300/individual and \$8,550/family.

Health Care Flexible Spending Account: Increase to \$3,200.



Insurance Options

Medical Plan Options



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Medical insurance options and premiums

Medical plan option	Coverage level	You pay in 2024 (monthly premium)	You will pay in 2025 (monthly premium)
Healthy Savings Plan <ul style="list-style-type: none"> Lowest premium Combined medical and R deductible HSA w/ University contribution Broad network 	Self	\$62	\$65
	Self and spouse	\$177	\$185
	Self and children	\$156	\$164
	Self and family	\$303	\$317
Custom Network Plan <i>(Columbia and St. Louis area)</i> <ul style="list-style-type: none"> Mid-level premium Medical deductible; separate R deductible Focused network <ul style="list-style-type: none"> <i>Columbia:</i> MU Health providers <i>St. Louis:</i> Mercy health providers Other providers are considered out-of-network, even if they accept UHC 	Self	\$92	\$96
	Self and spouse	\$259	\$271
	Self and children	\$242	\$253
	Self and family	\$437	\$457
PPO Plan <i>(includes Tiered PPO)</i> <ul style="list-style-type: none"> Highest premium Medical deductible; separate R deductible Broad network <p><i>Tiered Feature: In-network providers are divided into categories to provide opportunity for savings on copays and co-insurance</i></p>	Self	\$187	\$196
	Self and spouse	\$457	\$479
	Self and children	\$435	\$455
	Self and family	\$735	\$769



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Side-by-side comparison of medical plans

What you pay for in-network coverage

	Healthy Savings Plan	Custom Network Plan <i>(Columbia & St. Louis)</i>	PPO Plan	Tiered PPO Plan <i>(Counties near KC and Rolla)</i>
Medical deductible	\$1,750/self \$3,500/family* <i>(combined medical and Rx)</i>	\$200/self \$600/family*	\$800/self \$2,400/family*	\$500/self \$1,500/family*
Co-insurance	15% co-insurance after deductible	10% co-insurance after deductible	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Primary care visit		\$15 copay/visit <i>(incl. Mizzou Quick Care)</i>	\$20 copay/visit	Tier 1 (♥♥): \$15 copay/visit Tier 2 (♥): \$30 copay/visit
Specialist office visit		\$40 copay/visit	\$40 copay/visit	Tier 1 (♥♥): \$35 copay/visit Tier 2 (♥): \$45 copay/visit
Urgent care		\$50 copay/visit	\$50 copay/visit	\$50 copay/visit
Lab and x-ray		\$5 copay/basic \$100 copay/advanced	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Outpatient visit		10% co-insurance after deductible	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Inpatient visit <i>(includes maternity delivery)</i>		10% co-insurance after deductible	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Emergency room		\$250 copay/visit after deductible	\$250 copay/visit after deductible	\$250 copay/visit after deductible
Ambulance		\$200 copay/occurrence after deductible	\$200 copay/occurrence after deductible	\$200 copay/occurrence 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.



Side-by-side comparison of medical plans

What you pay for in-network coverage

	Healthy Savings Plan	Custom Network Plan <i>(Columbia & St. Louis)</i>	PPO Plan <i>(Includes Tiered PPO Plan)</i>
Medical deductible	\$1,750/self \$3,500/family* <i>(combined medical and prescription)</i>	\$200/self \$600/family*	<i>Tiered PPO Plan</i> \$500/self; \$1,500/family* <i>PPO Plan</i> \$800/self; \$2,400/family*
Prescription deductible		Retail: \$50/person Mail-order: \$0/person	Retail: \$75/person Mail-order: \$0/person
Medical plan out-of-pocket limit	\$3,750/self \$7,500/family* <i>(combined medical and prescription)</i>	\$3,750/self \$7,500/family*	\$3,750/self \$7,500/family*
Prescription drug out-of-pocket limit		\$5,450/self \$10,900/family*	\$5,450/self \$10,900/family*

*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.



Side-by-side comparison of medical plans

What you pay for in-network coverage

	Healthy Savings Plan	Custom Network Plan (Columbia & St. Louis)	PPO Plan (Includes Tiered PPO Plan)
Prescription drug out-of-pocket limit	\$3,750/self \$7,500/family* (combined medical and prescription)	\$5,450/self \$10,900/family*	\$5,450/self \$10,900/family*
Prescription drug: Non- Maintenance Retail <ul style="list-style-type: none"> Formulary generic Formulary brand Non-formulary brand 	15% after deductible	Greater of: <ul style="list-style-type: none"> \$10 copay or 20% co-insurance \$30 copay or 25% co-insurance \$50 copay or 50% co-insurance 	Greater of: <ul style="list-style-type: none"> \$10 copay or 20% co-insurance \$30 copay or 25% co-insurance \$50 copay or 50% co-insurance
Prescription drug: Maintenance Retail <ul style="list-style-type: none"> Formulary generic Formulary brand Non-formulary brand 	15% after deductible	Greater of: <ul style="list-style-type: none"> \$15 copay or 25% co-insurance \$40 copay or 30% co-insurance \$60 copay or 55% co-insurance 	Greater of: <ul style="list-style-type: none"> \$15 copay or 25% co-insurance \$40 copay or 30% co-insurance \$60 copay or 55% co-insurance
Prescription drug: Mail** <ul style="list-style-type: none"> Formulary generic Formulary brand Non-formulary brand 	15% after deductible	Greater of: <ul style="list-style-type: none"> \$20 copay or 20% co-insurance \$60 copay or 25% co-insurance \$100 copay or 50% co-insurance 	Greater of: <ul style="list-style-type: none"> \$20 copay or 20% co-insurance \$60 copay or 25% co-insurance \$100 copay or 50% co-insurance

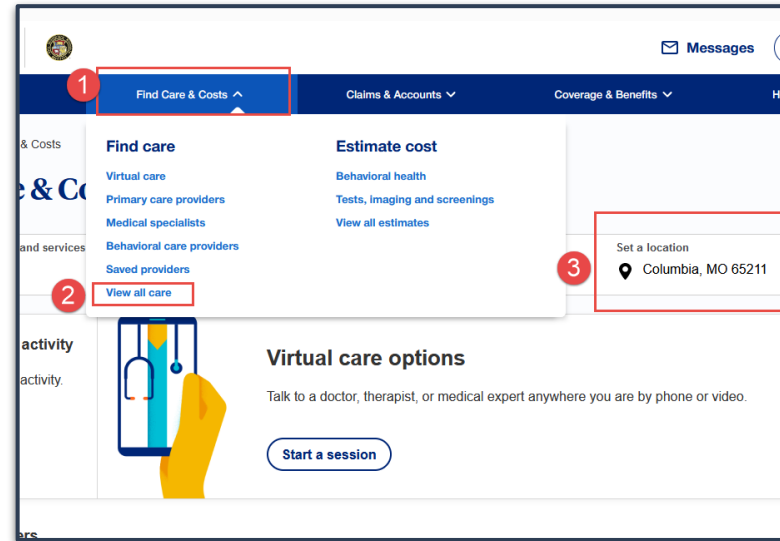
*Considerations for “self” and “family” are different for the Healthy Savings Plan than for the Custom Network Plans and the PPO Plans. See the glossary (umurl.us/glossary) for details.

** 90-day fill/refill for mail orders; includes MUHC pharmacies.



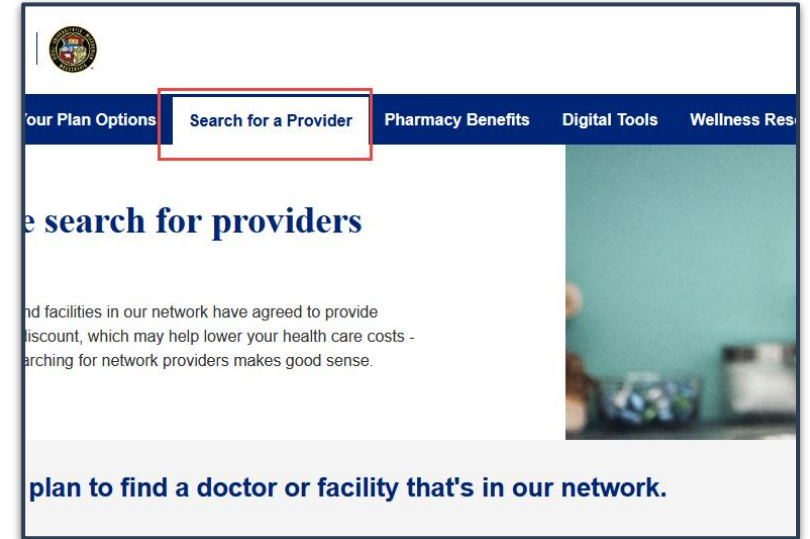
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Medical provider lookup options



myUHC

www.myuhc.com



University-customized
UHC site

www.whyuhc.com/universitymissouri

Information for the 2025 plan year will be available on the whyuhc.com/universitymissouri website beginning October 1, 2024.



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Virtual visits

Lower cost than urgent care or emergency room

- Talk to a doctor from your mobile device or computer without an appointment, any time
- Great option when your doctor is not available or if you get sick while traveling with a non-emergency health situation

Accessing virtual visits

- Columbia CNP can access through MUHC's video visits portal
- All other plans can access through myuhc.com or the United Healthcare App

Conditions commonly treated

- Cold, flu, bronchitis, pink eye, rash, sinus problems, sore throat, etc.

Learn more at umurl.us/virtualvis



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Prescription options

Retail pharmacy

- Physical pharmacy you walk into
- Supply limited to 31 days

Mail-order pharmacy

- Send prescriptions directly to your home, up to 90-day supply
- Ideal for maintenance medications or long-term therapies
- Receive a 90-day supply for the same cost as 60-day supply

Mizzou Pharmacy

- Treated as mail-order, meaning prescriptions offered at the same reduced mail-order cost

Specialty pharmacy services

- Supplied by Accredo for all plans
- Healthy Savings Plan, Custom Network Plan-Columbia and PPO Plan participants members may also use Mizzou Pharmacy



Prescription pharmacy lookup and pricing

Let's keep your knowing growin



Understand pharmacy benefits

Learn more about how pharmacy benefits work
and the ways they can help you save on costs.

[Visit Your Express Scripts Prescription
Benefits](#)



We're partnering with Curators of the
University of Missouri to manage
your pharmacy benefits.

Explore your plan options.

Plan Year

Select Year

Select Plan

Select

[View Details](#)

Explore plan details



Benefits Overview



Price a Medication



Find a Pharmacy

University-customized UHC site

www.whyuhc.com/universitymissouri



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HSAs and FSAs

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Health savings account (HSA)

Eligibility requirements

- Must be in a high-deductible plan on the first day of the month
(The Healthy Savings Plan is the university's IRS-designated high-deductible plan)
- Cannot be claimed as a dependent on some else's taxes
- Other coverage may disqualify you
- You or your spouse may not be enrolled in a general-purpose health care flexible spending account (FSA)

Funds must be available in account prior to use

If you leave, switch plans or retire, funds stay with you

Learn more at umurl.us/HSA



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Health savings account (HSA)

University contributes seed money in one lump sum

- Self: \$400
- Self and spouse: \$800
- Self and children: \$800
- Self and family: \$1,200

Option to contribute money pre-tax via payroll deduction, up to IRS limit:

- \$4,300 per individual
(*\$1,000 additional catch-up for 55 or older*)
- \$8,550 per family
(*\$1,000 additional catch-up for 55 or older*)

**If switching from a Health FSA to an HSA in 2025, your FSA must have a zero balance by 12/31/24, or contributions to your HSA will not begin until 04/01/25.*

Learn more at umurl.us/HSA



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Health savings account (HSA)



For medical, prescription, dental and vision expenses



Tax-free deposits, interest and withdrawals
(for eligible expenses)



Unused funds roll over from year to year



Amounts over \$2,000 may be invested in stocks, mutual funds and other investment vehicles



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Health savings account (HSA)

Example #1- From Custom Network, self and children coverage

- Premiums: \$253 (CNP) - \$164 (HSP) = \$89 lower
- Seed money from university: \$800
- Contribution via payroll deduction: \$89/month; \$1,068/year

\$1,868
Total 2025
HSA contribution

Example #2- From Custom Network, self and family coverage

- Premiums: \$457 (CNP) - \$317 (HSP) = \$140 lower
- Seed money from university: \$1,200
- Contribution via payroll deduction: \$140/month; \$1,680/year

\$2,880
Total 2025
HSA contribution

Example #3- From PPO, self coverage

- Premiums: \$196 (PPO) - \$65 (HSP) = \$131 lower
- Seed money from university: \$400
- Contribution via payroll deduction: \$131/month; \$1,572/year

\$1,972
Total 2025
HSA contribution

Example #4- From PPO, self and family coverage

- Premiums: \$769 (PPO) - \$317 (HSP) = \$452 lower
- Seed money from university: \$1,200
- Contribution via payroll deduction: \$452/month; \$5,424/year

\$6,624
Total 2025
HSA contribution



Flexible spending account (Health Care FSA)

Eligibility requirements

- Cannot be enrolled in the Healthy Savings Plan
- If you leave the university, you will no longer be eligible to participate
Any remaining funds can only be used for expenses incurred prior to coverage end date
- Enrollment does not automatically roll over year-to-year
*If you wish to contribute funds in 2025, **you must re-enroll** during Annual Enrollment*

Using funds

- University does not contribute
- Can contribute money pre-tax via payroll deduction, up to IRS limit
\$3,200 per individual
- For medical, prescription, dental and vision expenses
- Cannot roll over funds
2.5 month grace period allows extra time to incur expenses through March 15 of following year
- ASI FlexCard option

** If you have an FSA in 2024 and are changing to the Healthy Savings Plan with an HSA in 2025, your 2024 FSA must have a zero balance by December 31. A balance of any other amount will prevent you and the university from contributing to your HSA until April 1.*



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Flexible spending account

(Dependent Care
FSA)

Eligibility requirements

- Can be enrolled in any medical plan
- If you leave the university, you will no longer be eligible to participate
Any remaining funds can only be used for expenses incurred prior to coverage end date
- Enrollment does not automatically roll over year-to-year
*If you wish to contribute funds in 2025, **you must re-enroll** during Annual Enrollment*

Using funds

- University does not contribute
- Can contribute money pre-tax via payroll deduction, up to IRS limit
\$5,000 per individual
- For childcare and/or elder care dependent expenses
- Cannot roll over funds
2.5 month grace period allows extra time to incur expenses through March 15 of following year



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Insurance Options

Dental, Vision, Life and Disability Plans



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Dental insurance options and premiums

Dental plan option	Coverage level	You pay in 2024 (monthly premium)	You will pay in 2025 (monthly premium)
Base Plan	Self	\$15.53	\$15.86
	Self and spouse	\$31.05	\$31.72
	Self and children	\$37.68	\$38.49
	Self and family	\$53.21	\$54.35
Buy Up Plan	Self	\$26.18	\$28.83
	Self and spouse	\$52.30	\$57.61
	Self and children	\$82.85	\$90.68
	Self and family	\$111.04	\$121.66



Side-by-side comparison of dental plans

2025 Dental plan options

	Base Plan	Buy Up Plan
Deductible	\$100/person \$300/family	\$50/person \$150/family
Preventive services	100% (no deductible)	100% (no deductible)
Basic services	80% after deductible	80% after deductible
Major services	50% after deductible	50% after deductible
Annual maximum	\$1,500 per calendar year for each covered individual	\$2,000 per calendar year for each covered individual
Orthodontia services	N/A	50% (no deductible)
Orthodontia lifetime maximum	N/A	\$1,500 per lifetime for each covered individual
Orthodontia eligibility	N/A	Adults and children



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Dental provider lookup

There's no additional
out-of-pocket cost when
visiting an in-network provider.

Quick access to your member tools



My benefits



Claim form



Find a dentist



Cost estimator



Virtual visits



Contact us

University-customized Delta Dental site

www.deltadentalmo.com/um



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Vision Plan

	Coverage level	You pay in 2024 (monthly premium)	You will pay in 2025 (monthly premium)
Vision Plan	Self	\$5.06	\$5.06
	Self and spouse	\$10.08	\$10.08
	Self and children	\$11.00	\$11.00
	Self and family	\$17.41	\$17.41



Vision Plan

Benefit	Description	Copay	Frequency
Well vision exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10	Every calendar year
Essential medical eye care	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or disease, glaucoma and more Coordination with medical coverage may apply; ask your VSP doctor for details 	\$0 per screening \$20 per exam	Available as needed
Rx glasses		\$25	
Frame	<ul style="list-style-type: none"> \$190 featured frame brands allowance \$140 frame allowance 20% savings on the amount over your allowance \$75 Costco/Walmart/Sam's frame allowance 	Included in prescription glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocals, lined trifocal and lenticular lenses Polycarbonate lenses- Children Standard progressive lenses Tint (Pink I and II) 	Included in prescription glasses	Every calendar year
Lens enhancements	<ul style="list-style-type: none"> Premium and custom progressive lenses UV protection Tint (solid and gradient) Scratch-resistant coating Photochromic lenses High-index lenses Polycarbonate lenses- Adult Average savings of 30% on other lens enhancements 	\$95-\$175 \$10-\$17 \$15-\$17 \$17-\$33 \$41-\$85 \$75 \$56-\$60 \$31-35	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$140 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Necessary contact lenses 	Up to \$40 \$25	Every calendar year
Lightcare	<ul style="list-style-type: none"> \$140 allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$25	Every other calendar year

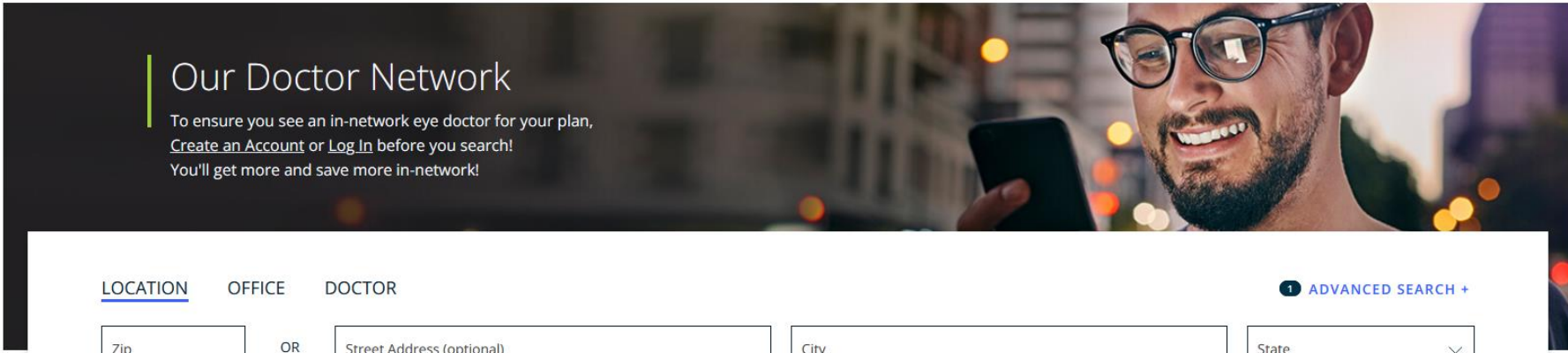
*Group Authorized Providers (GAP), such as Mason Eye, have some limitations on services. See umurl.us/vision for more information.



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Vision provider lookup

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Our Doctor Network

To ensure you see an in-network eye doctor for your plan, [Create an Account](#) or [Log In](#) before you search! You'll get more and save more in-network!

[LOCATION](#)[OFFICE](#)[DOCTOR](#)

OR

[ADVANCED SEARCH +](#)



What is VSP Premier Edge™?

Your eyes will love the experience at a [Premier Edge](#) location. Available to all VSP members at no extra cost, your benefits go further when you visit a Premier Edge location – including private practice doctors and retail locations nationwide. You'll get exclusive rebates, advanced exam technology, a worry-free eyewear guarantee, and more!

University-customized VSP site

universityofmo.vspforme.com

VSP Choice Plan



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Life and disability insurance

Employees have several options for life insurance to help give peace of mind.

Basic Life and Short-Term Disability (benefit-eligible staff and certain non-regular academic employees) have options that are 100% university-paid—available at no cost to you.

Other voluntary 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.

MetLife administers all Life, Short-Term Disability, Long-Term Disability and Accidental Death and Dismemberment insurance options.

Learn more: umurl.us/dlins.



Enrollment Documentation

2025 Annual Enrollment



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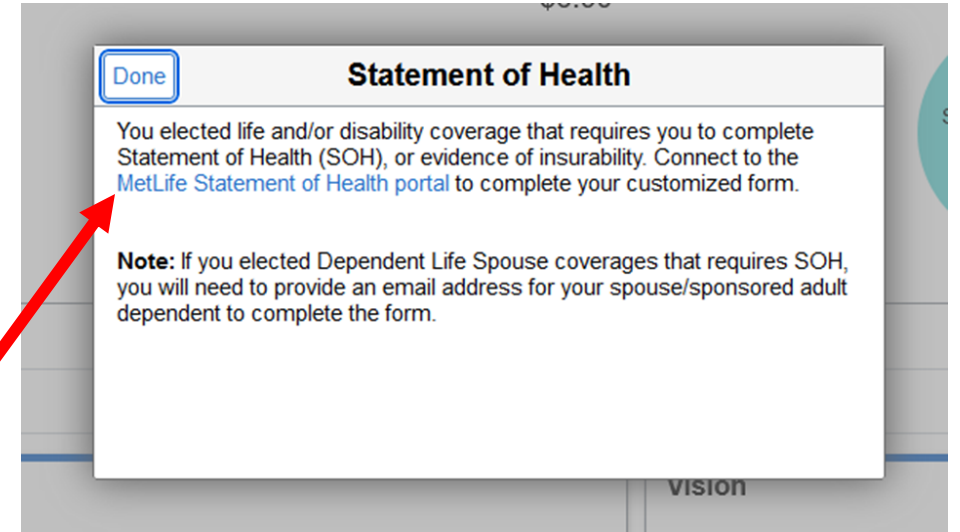
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Statement of Health

If a **Statement of Health (SOH)** form is required, you will receive a pop-up message after you click “Submit Enrollment” and “Done”.

- The pop-up will contain a hyperlink to connect you to your customized form on MetLife’s portal.



Statement of Health

Employee Coverage

- Click the blue button to complete your SOH application

You need to complete your Statement of Health application.

[Redacted]

Additional Life

Coverage that requires proof of good health: ? \$520,000.00

[Complete Online Now](#)

Dependent Life-Spouse

- you will need to provide an email address for your spouse or sponsored adult dependent to complete the form.

Your dependent needs to complete a Statement of Health application. Please pre-register them today!

[Redacted]

Dependent Life

Coverage that requires proof of good health: ? \$30,000.00

Please provide your dependent's email address so we can email your dependent a link to the online Statement of Health.

[Provide Email Address](#)

Prefer to print the Statement



Enrollment confirmation

Confirmation email

- When you submit your enrollment in myHR, an email confirmation will be sent to your university email account
- If you don't receive an email, you have not completed your enrollment

Confirmation statements

- Contains a summary report of your enrollments
- Available in myHR in mid-December
- An email will be sent to your university email account once your confirmation statement is ready to be viewed and printed in myHR



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Proof of Relationship requirement

Proof of Relationship must be provided for any new dependents enrolled

- After Annual Enrollment ends, you have 31 days to provide required documentation
- If documentation is not submitted by December 2, 2024, dependent(s) will be removed from coverage

Form and accepted documentation can be found online

Learn more at umurl.us/proof



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Other Benefits

Voluntary Retirement Plans, Tuition Assistance, Public Service Loan Forgiveness and Employee Assistance Program



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Voluntary Retirement Plans

- All employees, regardless of benefit eligibility, are able to participate in University-sponsored voluntary retirement plans

457(b) Plan

May increase or decrease contribution percentage at any time

Pre-tax deferrals

403(b) Plan

May increase or decrease contribution percentage at any time

Pre-tax or Roth (after-tax) deferrals



Voluntary Retirement Plans

umurl.us/Fidelity

Fidelity NetBenefits®

[FAQs](#)

Log in

Username

Password

☐ Remember my username

Log in

[Forgot username or password?](#)

New to Fidelity NetBenefits®? [Register as a new user](#)

Explore investment
options

Name beneficiaries

Review contribution
and account details



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Retirement Planning

Fidelity Resources

- One-on-one consultations with Fidelity Workplace Financial Consultants
- Live and on-demand workshops
- Online resources and tools

Visit umurl.us/RetConsult to learn more.

University Resources

- Three-part virtual seminar series
 1. *Planning for and preserving retirement savings*
 2. *Navigating Social Security and Medicare*
 3. *The University's retirement plans*
- Designed for those within 10 years of retirement but all are welcome to attend.

Visit umurl.us/RetSem to learn more.



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Other benefits

Tuition Assistance*

- Available for UM college credit courses offered through all UM Campuses and online learning.
- Deadlines for requests are due mid-semester. Visit umurl.us/tuition for more.
 - Active employees: 75% of tuition/supplemental fees.
 - Spouse/dependents**: 50% tuition waived for UM System college-level credit courses up to a total of 140 credit hours.
 - Retirees: 100%

Public Service Loan Forgiveness (PSLF)

- If you work for the university and have federal student loans, you may qualify for loan forgiveness. Visit umurl.us/EmpRel for more.

Employee Assistance Program

- Confidential, professional service provided to employees and their household members. Visit umurl.us/EAP for more.

* Eligibility requirements apply; visit umurl.us/tuition for information on eligibility and other deadlines.

**Eligible employee must have one year of continuous full-time service in a fully benefit-eligible position before spouse/dependents are eligible



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Conclusion

2025 Annual Enrollment



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Insurance-related notices

Notices will be made available during the enrollment process in myHR:

- Women's Health and Cancer Rights Act of 1998
- Your Right to Receive A Notice of Privacy Practices
- Notice to Employees of Coverage Options
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)
- Medicare Modernization Act (MMA)
- Newborns' and Mothers' Health Protection Act of 1996

Notices are also always available online

Learn more at umurl.us/notices



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There's help!

Our university benefits website has many of the answers you're looking for. Regularly check the Annual Enrollment webpage at: umurl.us/enrollment

- Updates will always appear there
- Schedule one-on-one meetings with your campus HR Generalist
- If you do not wish to make changes to your elections, no action is required on your part. The benefit elections you made in 2024 will continue into 2025, with the exception of a Flexible Spending Account (FSA), which requires re-enrollment each year.

Need help along the way?

- Submit a question through [AskHR](https://askhr.umsystem.edu) (askhr.umsystem.edu); or
- contact the [HR Service Center](https://umurl.us/hrsc) (umurl.us/hrsc); or
- reach out to your [HR Generalist](https://umurl.us/cbr) (umurl.us/cbr) for assistance.

UnitedHealthcare has tools available to help

- Visit the Annual Enrollment webpage for a list

Remember to review and make changes between October 21 and November 1!



Visit umurl.us/enrollment for more

HR Service Center

umurl.us/hrsc

(573)882-2146

hrservicecenter@umsystem.edu



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