



University of Missouri System

Retiree ID#

Retiree Annual Enrollment is October 21 – November 1

Dear

Annual Enrollment for retirees is October 21 – November 1. 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 2025.

During Annual Enrollment, you may:

- Decrease coverage levels (such as remove a dependent) or drop 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 changes for 2025 covered in this letter.
2. Decide if you would like to continue the same plan enrollments for 2025.
 - To continue the same plan enrollments in 2025, no action is required on your part.
 - To change plan enrollments for 2025, see the “How to make changes to your enrollments” section of this letter.
3. Attend the Retiree Town Hall or UHC Informational Session, see the “Getting support for your next steps” section of this letter for dates and times.

Due to Centers for Medicare and Medicaid Services (CMS) changes, Medicare eligible retirees and dependents are encouraged to attend an Informational Session to learn more about the 2025 changes and how they impact the cost of the Medicare Advantage plans.

Thank you for taking time to learn more about your 2025 benefits, and 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 dedicated collaboration helped us better navigate the changing landscape of health care and find solutions to best support our retiree community.

Sincerely,

Marsha Fischer

Vice President for the Office of Human Resources, University of Missouri

Your current enrollments

The following information reflects your current benefit enrollments with the new 2025 monthly premiums. In addition, the final column displays premiums for any alternative plans (if applicable) you/dependents could elect to switch to for 2025. For example, if you are currently in the Dental Base Plan, this column shows premiums for the alternative plan you are eligible to switch to, the Dental Buy-Up Plan. **Changes made during Annual Enrollment will be effective January 1, 2025.**

Current benefit enrollments			
Current benefit plan*	Current coverage level**	2025 monthly premiums	Alternative plan option- 2025 monthly premiums
			N/A

* **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 are not reflected in the above table. For more information regarding these plans, refer to the “Other Insurance Coverage” section below.

If you would like to continue the same coverage in 2025, 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 2025.

If you do wish 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 to your plans for 2025, complete a *2025 Annual Enrollment Retiree Benefits Change Form*, available online at umurl.us/enrollment or from the HR Service Center (see the “How to request an Annual Enrollment Retiree Benefits Change form” section at the end of this letter). This form must be returned to the HR Service Center by **November 1, 2024**.

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/enrollment 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 UnitedHealthcare Information Sessions provide a general overview of all retiree medical plan changes in 2025 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. **Due to Centers for Medicare and Medicaid Services (CMS) changes, Medicare eligible retirees and dependents are encouraged to attend an informational session to learn more about the 2025 changes and how they impact the cost of the Medicare Advantage plans.**

Specific questions regarding retiree benefit premiums and non-medical plans (dental, vision and life) will not be addressed in the UnitedHealthcare informational sessions. An overview of these topics will be discussed in the UM System Retiree Town Hall.

UnitedHealthcare informational sessions

Date	Time	Type of session	Participant access information
October 10, 2024	10:00–11:30 a.m. CST	Teleconference (call in only)	Call in: 844-867-6169 Access code: 7167001
October 10, 2024	2:00–3:30 p.m. CST	Webex (call in or view online)	Webex for viewing online: www.webex.com or link available at umurl.us/enrollment Meeting #: 2661 550 8262 Password: UoM2024! Call in for audio only: 763-957-6400 Access code: 2661 550 8262
October 16, 2024	10:00–11:30 a.m. CST	Teleconference (call in only)	Call in: 844-867-6169 Access code: 7167001
October 16, 2024	2:00–3:30 p.m. CST	Webex (call in or view online)	Webex for viewing online: www.webex.com or link available at umurl.us/enrollment Meeting #: 2662 089 7031 Password: UoM2024! Call in for audio only: 763-957-6400 Access code: 2662 089 7031

UM System Retiree town hall

Date	Time	Type of session	Participant access information
October 9, 2024	11:00 a.m.–12:00 p.m. CST	Zoom (call in or view online)	Zoom for viewing online: umsystem.zoom.us/j/98211299180 link available at umurl.us/stayconnected * Call in for audio only: 312-626-6799 Meeting #: 982 1129 9180

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

Information for Medicare-eligible members

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

For 2025, Medicare eligible retirees and dependents will remain enrolled in the integrated group Medicare Advantage Plan with Part D prescription drug coverage through UnitedHealthcare.

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

For 2025, the Centers for Medicare and Medicaid Services (CMS) have implemented changes that apply to all Medicare Advantage and Part D drug plans.

2025 CMS key changes to all Medicare Advantage and Part D prescription plans

Medicare Advantage Medical Plan Changes	Part D Drug Plan Changes
Changes in funding to Medicare Advantage Plans: <ul style="list-style-type: none">Federal reinsurance is decreasing, but the direct subsidy to Part D plans is increasing. The increase in the direct subsidy is not expected to cover the loss in federal reinsurance monies resulting in increased plan costs.	Inflation Reduction Act (IRA) – increases benefits on Part D Plans: <ul style="list-style-type: none">Annual maximum out-of-pocket will be reduced to \$2,000 in 2025, the coverage gap phase will be eliminated, added cost caps on insulin and some other drugs, and a \$590 annual deductible.

What's new for Medicare Advantage Plans in 2025?

As a result of the federal CMS changes, UM's Medicare Advantage plans will see the following changes based on plan enrollment:

Part D Prescription Drug Plan (both Base and Enhanced Plans)

The University's Part D benefit will add a \$590 annual deductible for prescription benefits starting in 2025.

The University's Part D benefit will have a reduction in the maximum out of pocket costs from \$4,130 to \$2,000 starting in 2025 to comply with the CMS mandate.

Base Plan

No medical plan design or premium changes for 2025.

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

Enhanced Plan

No medical plan design changes for 2025. In order to maintain the current plan design, which includes no medical deductible or medical copays, the Enhanced Plan will see an increase in premiums for 2025. Refer to the "Current Benefits Enrollments" section of this letter to view your personal 2025 premiums.

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

Insurance cards

Each member enrolled in the Medicare Advantage Plan with Part D prescription drug coverage will receive a new ID card for 2025, even if a plan change is not made.

Additional benefits

In 2025, Silver Sneakers, the gold standard in Medicare fitness, will replace the Renew Active program. 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 2025, the Retiree Health PPO Plan or the Retiree Healthy Savings Plan.

What’s new for Retiree Health PPO and Retiree Healthy Savings Plans in 2025?

Those enrolled in a non-Medicare medical plan will see a premium increase based on their plan enrollments and coverage level.

The following changes will be made in 2025 to the retiree non-Medicare medical plans.

2025 deductibles and out of pocket maximum changes				
Plan	Deductible		Out-of-pocket maximum	
	In-network	Out-of-network	In-network	Out-of-network
Retiree Health PPO	\$1,500/individual \$4,500/family	\$4,000/individual \$12,000/family	\$4,500/individual \$9,000/family	\$8,000/individual \$16,000/family
Retiree Healthy Savings Plan	\$2,100/individual \$4,200/family	\$4,000/individual \$8,000/family	\$5,000/individual \$10,000/family	\$8,000/individual \$16,000/family

Retiree Health PPO Plan

The plan will see increases to deductibles and out-of-pocket maximums for both in-network and out-of-network expenses as outlined in the chart above.

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

Retiree Healthy Savings Plan

The plan will see increases to deductibles and out-of-pocket maximums for both in-network and out-of-network expenses as outlined in the chart above.

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

Insurance cards

For 2025 coverage, you will receive a new single card for medical and prescription coverage, even if a plan change is not 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 2024 through January 2025, **please contact our office** to confirm your enrollment in the appropriate Medicare Advantage Plan.

Contact information is listed in the “Getting Support for your Next Steps” section of this letter.

Additional benefits

To learn about programs and additional benefits related to your medical insurance plans, visit umurl.us/welretiree.

Other insurance coverage

Dental Base Plan and Dental Buy-Up Plan

What's new for Dental Plans in 2025?

No dental coverage changes are planned for the 2025 calendar year and coverage will continue with Delta Dental. The Dental Plans will see increases in premiums for 2025. See the "Your current enrollments" section of this letter to review your premium costs for 2025. 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 *2025 Annual Enrollment Retiree Benefits Change Form* available online at umurl.us/enrollment or from the HR Service Center. This form must be returned to the HR Service Center by November 1, 2024. **A new ID card will not be issued for 2025, 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 2025?

No changes to the vision plan or premiums are planned for the 2025 calendar year and coverage will continue with VSP. 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, 2025. To add or cancel vision, complete a *2025 Annual Enrollment Retiree Benefits Change Form* available online at umurl.us/enrollment or from the HR Service Center. This form must be returned to the HR Service Center by November 1, 2024.

Life insurance Plans

What's new for the Life Insurance Plans in 2025?

No life insurance (Basic Life, Dependent Life-Spouse, Dependent Life-Child and Additional Life) or accidental death and dismemberment (AD&D) plan changes are planned for the 2025 calendar year and all plans will continue with MetLife.

In 2025, premiums for life plans will remain the same. However, what 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, 2024.
 - If you are currently paying a premium for Group Basic Life insurance, your final deduction or billing through the university will be December 2024.
 - Before January 1, 2025, 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, 2024, and your AD&D plan will terminate effective January 1, 2025.
 - Your final deduction or billing through the university will be December 2024.
 - Before January 1, 2025, 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

To request a form, contact the HR Service Center by November 1, 2024, at (573) 882-2146 from 8:00 a.m.- 4:00 p.m. CST, Monday - Friday or email us at hrservicecenter@umsystem.edu or you may visit umurl.us/enrollment to download a form from the webpage.