My Open Enrollment Choices

Open Enrollment is your annual opportunity to make changes to your employee benefits. If you do not participate in Open Enrollment this year, your Medical, Dental, Life, Disability, and Retirement plans will remain the same. However, to have an FSA for 2021, you MUST re-enroll this November, even if you currently have one.

Customize your benefits to meet your family’s needs. Learn more about your benefit choices at z.umn.edu/openenrollment.
Medical Plan
• Does my medical plan coverage meet my needs, and my spouse/ dependents’ needs? Does anyone in my family anticipate a complex medical need this year? Compare medical plan offerings from Medica and their coverage areas on z.umn.edu/medical.
• Do I need to add or remove a dependent or spouse for 2021?
• Do I like my in-network doctors and care providers? If an Elect/Essential member, do I want to change my Primary Care Clinic (PCC)? Do members of my family need different Primary Care Clinics due to geographic locations? To update or verify your PCC, call Medica at 855-887-4263.
• RATES ARE CHANGING FOR 2021. Have I checked the 2021 cost of my medical plan?

Dental Plan
• Are the dentists my family prefers covered in-network on my plan? Compare dental plan offerings from Delta Dental on z.umn.edu/dental, and use the Delta Dental Find-a-Dentist tool at deltadentalmn.org/uofm-members.
• Do I need to add or remove a dependent or spouse for 2021?
• RATES ARE CHANGING FOR 2021. Have I checked the 2021 cost of dental plan?

Flexible Spending Accounts (FSAs)
• FSAS DO NOT AUTOMATICALLY RENEW. Even if you currently have an FSA, you must re-enroll during Open Enrollment to have an FSA in 2021.
• Two kinds of FSAs are available to employees: a Health Care FSA and a Dependent Care FSA. Each has different use requirements, and different maximum contributions. Learn about your options at z.umn.edu/flexspending.
• FSA is “a use it or lose it” benefit. Before enrolling in your FSA, make lists of your family’s likely health expenses (glasses, medications, copays) and dependent care expenses (such as daycares, after-school programs, or elder care).

Health Savings Account (HSA)
• HSAs are available to those enrolled in the Medica HSA medical plan. Learn more about your choices and maximum contributions at z.umn.edu/healthsavings.
• Any money in your HSA will carry over into future years. It’s always a good idea, though, to base your contribution on a list of your family’s likely health expenses, such as medications, glasses, or office visits.

Life Insurance
• Basic: Full-time staff members are automatically enrolled in basic life insurance at no cost to them, and part-time staff can enroll and pay a premium for this insurance.
• Additional: To apply for Additional Life for yourself, your spouse, or your dependents, or to decrease or cancel your existing coverage, use the form on z.umn.edu/additionallife.
• Want help choosing? Visit LifeBenefits.com/UMN to use Benefit Scout, a tool by Securian Financial that will help you identify the additional life coverage that’s right for you.

Disability Coverage
• If you’re away from work due to illness or injury, bills could start piling up. Disability Insurance will provide continued income for you in the event that you are unable to work for a period of time, allowing you to keep paying bills and loans.
• Voluntary Short Term Disability: Coverage available to all employees. Use the Open Enrollment Portal to increase ($100 or $200), decrease, or cancel existing coverage. No coverage yet? Apply or add more than $200 to existing coverage with forms on z.umn.edu/shortdisability, where you can learn about rates and coverage.
• Voluntary Long Term Disability: This coverage is for Civil Service and Labor Represented employees, and Faculty and P&A working 50-67% time. Use the Open Enrollment Portal to sign up for, increase, or decrease coverage, and learn about rates and coverage at z.umn.edu/longdisability.
• Faculty and P&A employees receive Academic Disability Coverage at no additional cost with no enrollment necessary. Learn more at z.umn.edu/academicdisability.
How Do I Enroll?

1. **Collect the materials you’ll need before you go online.**
   - University Internet ID, MyU Password, Duo device
   - Any lists or notes of plan changes you’d like to make, including:
     - If you’re enrolling in Medica Elect & Essential, have you chosen a Primary Care Clinic?
     - If you’re choosing additional life or spouse life insurance, do you know your maximum amounts?
     - If you’re choosing short and/or long term disability coverage, do you know your maximum amount?
   - Birthdate and Social Security number for any dependents (or a spouse) you’re adding to your plan, if applicable
     - Adding a dependent? Remember to add them to each plan you’re joining. For example, your dependent’s enrollment in Medical will not automatically enroll them in Dental, they must be added to each.
   - Any notes or lists you’ve made about plan changes you’re making

2. **Go to MyU.umn.edu.**
   - Log in
   - Select “My Benefits” in the left panel
   - Choose “My Benefits Enrollment,” scroll down, and click “Select”

3. **Click to choose your benefits options.**
   - All your benefits will automatically re-enroll except the FSA, which must be enrolled in annually
   - You can save drafts and make changes before hitting “Submit”

4. **Click “Submit” on or before November 30, 2020.**
   - Saved drafts that aren’t submitted won’t be officially entered

**TIP:** The OHR Contact Center is available to answer your questions by phone at 612-624-8647 or 800-756-2363, or by email at benefits@umn.edu. Phone lines are always busiest on November 30, so calling earlier in the Open Enrollment period can help you spend less time on hold.

**UMN Benefits Fair Goes Virtual**

To ensure that you can get the benefits information you need from home, OHR has created the Virtual Benefits Fair. This online fair features vendor resources including videos, flyers and info sheets to download or print, and instructions for reaching out to plan experts with questions or concerns.

Join the fair from November 1-30, 24/7 at z.umn.edu/VirtualBenefitsFair.

**1:1 Phone Enrollment Appointments**

If you are unable to access the Open Enrollment portal in MyU from home due to insufficient Internet access, lacking a computer or Duo device, or other barriers, you could complete your benefits enrollment in a single phone call with a 1:1 enrollment appointment.

**Schedule your appointment soon!** Call the Office of Human Resources at 612-624-8647 and press option 1. The OHR Contact Center is available to help guide you through many of your enrollment questions. If you need additional assistance, the Contact Center will connect you to schedule a 1:1 enrollment appointment. Appointments are available in limited quantities on 11/12, 11/13, and 11/25.
### Medical: 2021 UPlan Biweekly Rates

#### Employee-Only

<table>
<thead>
<tr>
<th>Plans</th>
<th>WELLBEING RATES</th>
<th>STANDARD RATES</th>
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<tbody>
<tr>
<td><strong>Employee</strong></td>
<td><strong>University</strong></td>
<td><strong>Employee</strong></td>
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<tr>
<td>Medica Elect/Essential: Twin Cities &amp; Duluth Base Plan</td>
<td>$26.82</td>
<td>$327.39</td>
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<tr>
<td>Medica Choice Regional: Greater Minnesota Base Plan</td>
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<tr>
<td>Medica ACO Plan: Crookston area, Duluth area &amp; parts of northeastern Minnesota, Rochester area, Twin Cities metro area</td>
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<td>Medica Choice National</td>
<td>$107.90</td>
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#### Employee and Children

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<td>Medica ACO Plan: Crookston area, Duluth area &amp; parts of northeastern Minnesota, Rochester area, Twin Cities metro area</td>
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<td>Medica Choice National</td>
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#### Employee and Spouse With or Without Children

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<td><strong>Employee</strong></td>
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<td>Medica Elect/Essential: Twin Cities &amp; Duluth Base Plan</td>
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Employees who work 50% to 74% time will pay the "Total Cost" rate per pay period.

Employees who earned the $500/$750 Wellbeing reduction in 2019-20 pay the Wellbeing Program Achievement Rate in 2021. Those who didn’t earn the wellbeing points will pay the Standard Rate.