August U of M Benefit News

**Benefits + **YOU

**The University of Minnesota Employee Benefits Newsletter**

**August is Smile Month.** In the Office of Human Resources, we mean this both literally and figuratively—we offer a comprehensive dental benefit to help you smile your brightest, and we want to help you feel happy and empowered about your life choices with good benefits by your side.

**Dental preventive care:** Your UPlan dental insurance covers in-network preventive and diagnostic care at 100%, so you can get the recommended two cleanings a year at no cost to you with any in-network dentist. Find an in-network dentist for your plan (PPO or Premier) on the [Delta find-a-dentist tool](#), or learn more about what your plan offers with the [dental plan comparison](#).

**NEW Wellbeing Program Start Date and Upcoming Deadline:** The 2020-21 Wellbeing Program year ends on August 31, and the 2021-2022 year begins on September 1. Changes are in store for the new year: a new point structure, a new start date, and new activities. Try new things, participate in activities, find community, and check your points in the [Wellbeing Portal](#).

**Financial Awareness Day is August 14.** Whether thinking about finances is a relief or a stressor for you, there’s something helpful to do. Employees and their families can get six confidential and [free financial counseling sessions](#) with LSS Financial Counseling that can address anything from student loans and credit to consolidating payments or refinancing a home. Excited for the future? Look into saving for future adventures by [meeting with a certified financial planner from Fidelity](#) to set up something tailored to you.
Medical preventive care: Taking care of your family and yourself is the best gift you can give. Be sure you’re up to date on preventive care. When you visit an in-network provider, your UPlan medical insurance covers the preventive services you receive during that visit at 100%. Visit Medica.com/UofM to learn which screenings and immunizations may be needed. Talk with your doctor about what preventive services are right for you.

Keep your kids smiling all summer with tips from Delta Dental about helping create fun routines that promote dental health year-round.

Need help understanding your dental benefit? Delta Dental offers plenty of online tools to help you organize, plan, and manage your dental health. First, use the dental glossary to clear up the terms. Then, find an in-network dentist who works for you. Planning a dental procedure? Get custom rate estimates for dental procedures with Delta’s special tool.

Disability coverage app by UNUM: Take care of academic, voluntary short-term, or voluntary long-term disability claims conveniently using the UNUM app. In one convenient place, you can report disability claims and leaves, check the status of current claims, upload documents right from your device, and more. Get the UNUM app on Google Play or Apple.

HSAs and retirement: Did you know that you can continue benefiting from a Health Savings Account (HSA) into retirement? Learn about how retirees can use HSAs for medical payments, investing, and more in this on-demand HSA and retirement video class from Optum Bank.

In some circumstances, there can be tax consequences related to Medicare Part A coverage and HSA contributions. If you or your spouse are enrolled in an HSA and will have Medicare Part A coverage in the next few years, review this brochure from Optum Bank or contact Medicare to understand how it impacts you.

Spotlight Mindful Challenge: Close out the Wellbeing Program year with a win (and earn 100 points!) by joining the Spotlight Mindful Challenge from August 9-23, 2021. Register today, learn more, and set a goal that works for you in the Wellbeing Portal by clicking “Social,” then “Challenges.”
Understanding the Basics of Social Security: Join this webinar to learn the ins and outs of Social Security at 12:00-12:45 on August 12, 19, or 24. Register here with Fidelity by selecting “Attend a learning event,” typing “University of Minnesota” as the Employer, “Virtual Event” as Event Type, and your preferred date.

Stress Less in 10 Minutes or Less Healthy Habit Challenge: Join the Wellbeing Program from August 9-15, 2021 to gain tips on calming yourself and earn 25 Wellbeing Points. Register starting on August 9 by opening the Wellbeing Portal by clicking “Social,” then “Challenges.”

Click here to read previous editions of Benefits + YOU online.