OPEN ENROLLMENT for 2019 Benefits

The University of Minnesota’s annual Open Enrollment from November 1 to November 30 is your one time during the year to review your benefit options and make changes without a qualifying event.

You are encouraged to review your benefits carefully before you make your Open Enrollment decisions for 2019 to ensure that you are taking full advantage of your UPlan benefits.

To make a change or have an FSA, you need to enroll online through MyU by the November 30 deadline. Your changes will become effective on January 1, 2019.

If you are satisfied with your current benefits selections and don’t want to add or change benefits, you do not need to take any action. Your benefits, except the FSA, will stay the same for 2019.
Open Enrollment for 2019 Benefits

Enrollment Checklist
Before you go online to enroll, make sure to have this information ready:

- Your University Internet ID and password to access MyU
- If you are adding family members, have their birth dates and Social Security numbers on hand
- If you are enrolling in Medica Elect/Essential, you will need to select a primary care clinic (PCC) and add the PCC’s 11-digit number. The link to the PCC number is on the medical plan enrollment page.

Questions? Go to the Open Enrollment website at z.umn.edu/openenrollment for benefits information or call the OHR Contact Center at 612-624-8647 or 1-800-756-2363, select option 1, or email at benefits@umn.edu.

Medical Plans
There are no plan changes, but there are changes to rates. Refer to the chart on page 4 for the new rates for your medical plan option.

Dental Plans
Dental rates and benefits remain the same as 2018. However, University Choice will not be an option for 2019. For current University Choice members, your plan for 2019 will be Delta Dental Premier unless you decide to select a different plan during Open Enrollment. Delta Dental Premier has a national network and lower rates than University Choice.

Medical and Dental Plans
You can enroll for the first time or choose a different plan during Open Enrollment. You can also add or remove dependents.

Pre-tax Health Care and Dependent Daycare Flexible Spending Account (FSA)
Your current FSA account ends on December 31. To have an FSA for 2019 you must enroll during Open Enrollment. For the Health Care FSA, the maximum contribution per employee is $2,650 (subject to change in 2019). For the Dependent Daycare FSA, the maximum contribution per household is $5,000.

Voluntary Disability Coverage
You can select an increase in the amount of long-term disability coverage or enroll for the first time if you are an eligible civil service or labor-represented employee.

You can choose to decrease the amount or cancel disability coverage only during Open Enrollment with the coverage change effective on January 1, 2019.

Child Life Insurance
You can select $10,000 of life insurance for your children without evidence of good health.

Date for Benefits Deductions Will Change in 2019
Your contribution amount for all of your benefits will be deducted on the first paycheck in 2019. Previously, some contributions started on the first paycheck of the year while others started on the second paycheck.

Voluntary Retirement Savings Plans
Take a moment to consider your savings for retirement. You can enroll in a savings plan or make a change any time during the year:

- Are you participating in the Optional Retirement Plan or the Section 457 Plan?
- Are you saving enough to be financially ready when you want to retire?

Employee Health and Benefits Fair
The Employee Health and Benefits Fair is your opportunity to talk one-on-one with representatives from your University plans. Come to the fair at one of the following locations:

Crookston: Wednesday, October 31, 11:00 a.m. to 1:00 p.m., Bede Ballroom
Duluth: Thursday, November 1, 10:00 a.m. to 3:00 p.m., Kirby Student Center Ballroom
Morris: Monday, November 5, 10:30 a.m. to 1:00 p.m., Oyate Hall, UMM Student Center
Minneapolis: Tuesday, November 6, 10:00 a.m. to 3:00 p.m., Great Hall, Coffman Memorial Union
St. Paul: Wednesday, November 7, 10:00 a.m. to 3:00 p.m., North Star Ballroom, Student Center

Important Notice from the UPlan Medical Program
Important Notice from the UPlan Medical Program for Employees, Early Retirees, Disabled, and COBRA Participants and Dependents Concerning Your Prescription Drug Coverage and Medicare

If you or a covered dependent has Medicare Part A and/or B (or will be eligible within the next 12 months) you’ll want to read this notice about your current Prescription Drug Coverage and Medicare. If not, you can disregard this notice.

NOTE: The Centers for Medicare and Medicaid Services (CMS) regulations require us to send this notification to all individuals with prescription drug coverage who are eligible for Medicare. We’re including this information in our enrollment guide because we don’t know if you are entitled to Medicare or not. Medicare entitlement includes individuals who qualify for Medicare because of a disability or end-stage renal disease (ESRD), as well as individuals who are over age 65.
READ THIS ENTIRE NOTICE CAREFULLY and keep it where you can find it.

This notice has information about your current prescription drug coverage with the University of Minnesota’s UPlan Medical Program for employees, early retirees, disabled, and COBRA participants (and dependents) and the prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. The eight plans in the University of Minnesota Retiree Medical Program for Over 65 retired will automatically enroll you in the Medicare prescription drug benefit and will include coverage that is at least as good as the Medicare prescription drug benefit.

2. The University of Minnesota has determined that the prescription drug coverage offered by the UPlan Employee Medical Program is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

If you have a spouse or dependent on a Medicare plan, separate communications will be sent to them regarding their coverage.

Because your existing UPlan Employee Medical coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in the Medicare prescription drug program.

If you decide to enroll in a Medicare prescription drug plan and drop your UPlan Employee Medical Program prescription drug coverage, be aware that you cannot get this coverage back.

You can enroll in a Medicare prescription drug plan when you first become eligible for Medicare and each year from October 15 through December 7. When you leave employer coverage you may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with your UPlan Employee Medical Program and don’t enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

For more information about your current prescription drug coverage
If you go 63 days or longer without prescription drug coverage that’s at least as good as Medicare’s prescription drug coverage, your monthly premium will go up at least one percent per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19 percent higher than what many other people pay. You’ll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two month Special Enrollment Period to join a Medicare drug plan.

For more information about your options under the Medicare prescription drug coverage
Call the University of Minnesota Employee Benefits Contact Center at 612-624-8647 or 1-800-756-2363.

NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through the UPlan Employee Medical Program changes. You also may request a copy.

More detailed information about Medicare plans that offer prescription drug coverage is available in the “Medicare & You” handbook, which you receive in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. When you are approaching age 65, you will also receive information about the University of Minnesota Retiree Medical Program for Over 65 Retirees.

For more information about Medicare prescription drug plans:
• Visit www.medicare.gov
• Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help
• Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA).

For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: October 2018
Sender: University of Minnesota
Office of Human Resources Employee Benefits
Contact: Employee Benefits

Address: 319 15th Avenue SE, Minneapolis, MN 55455-0103
Phone: 612-624-8647 or 1-800-756-2363
EMPLOYEE BENEFITS
200 Donhowe
319 15th Avenue SE
Minneapolis, MN 55455-0103

The University of Minnesota shall provide equal access to and opportunity in its programs, facilities, and employment without regard to race, color, creed, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status, sexual orientation, gender identity, or gender expression.

Inquiries regarding compliance may be directed to the Director, Office of Equal Opportunity and Affirmative Action, University of Minnesota, 274 McNamara Alumni Center, 200 Oak Street S.E., Minneapolis, MN 55455. (612) 624-9547, eqoa@umn.edu. Website at www.eqoa.umn.edu.

This publication/material is available in alternative formats upon request. Please contact Nora Hayes, Office of Human Resources, nhayes@umn.edu or 612-624-8678.

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**Medical: 2019 UPlan Biweekly Rates**

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<tr>
<th>Plans</th>
<th>Wellbeing Program Achievement Rates</th>
<th>Standard Rates</th>
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<tbody>
<tr>
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<td>Employee</td>
<td>University</td>
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<tr>
<td>Medica Elect/Essential: Twin Cities &amp; Duluth Base Plan</td>
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If your appointment is 75% to 100% time, you will pay “Employee Cost” per pay period.
If your appointment is 50% to 74% time, you will pay “Total Cost” per pay period.
If you earn the required number of wellbeing points for a $500 or $750 reduction, your cost is shown in the **Wellbeing Program Achievement Rates** column. If you did not participate or earn the required number of wellbeing points, your cost is shown in the **Standard Rates** column.