For Federal Employees
Enrollment changes effective January 1, 2020

BENEFITS
ANNUAL OPEN ENROLLMENT

NOVEMBER 1 – DECEMBER 2, 2019
The University of Minnesota’s annual Open Enrollment, from November 1 to December 2, is the one time each year when you can review your UPlan benefits and decide if you need to make any changes. Your Open Enrollment selections become effective on January 1, 2020.

YOUR OPTIONS DURING OPEN ENROLLMENT

Dental Plans
- HealthPartners Dental will no longer be a UPlan option as of January 1, 2020. Current HealthPartners Dental clients should turn to page 3 for actions to take.
- Enroll in a different plan.
- Add eligible dependents to your coverage.
- Add or cancel coverage.

Flexible Spending Account (FSA)
Whether or not you had an FSA in 2019, you must enroll to have a pre-tax Health Care Flexible Spending Account or Dependent Daycare Flexible Spending Account for 2020.

Open Enrollment Checklist
Before you go online to enroll, make sure to have this information on hand:
- Your University Internet ID and password to access MyU
- If you are adding family members, have their birth dates and Social Security numbers nearby

FOLLOW THE STEPS IN MYU TO ENROLL
www.myu.umn.edu
1. Log in to MyU with your Internet ID and password.
2. Select “My Benefits” from the choices on the left side of the screen.
3. Select “Benefits Enrollment.”
4. Select the “Open Enrollment” event.
5. Review your benefit options.
6. Follow the directions to make your new selections and add each of your dependents to each specific benefit that you want them to have.
7. Be sure to click “Submit” on the “Submit Benefits Choices” page to complete your enrollment.
8. If you are not ready to submit your enrollment, save your selections. You must come back before the deadline to complete your enrollment and click “Submit” on the “Submit Benefits Choices” page.

Even if you have already submitted your choices, you can go back into MyU again and change your benefit choices. Just make sure you click the final Submit by December 2.

NEED HELP ENROLLING?

Internet ID and Password
For the Twin Cities and anywhere in the state, call 612-301-4357 (1-HELP) or email help@umn.edu.

Benefits Fairs
Find room numbers, flu shot availability, and more at z.umn.edu/openenrollment.
- Crookston: October 28, 11 a.m.–1 p.m.
- Duluth: October 30, 10 a.m.–3 p.m.
- Morris: November 4, 10:30 a.m.–1 p.m.
- Minneapolis: November 6, 10 a.m.–3 p.m. and 4 p.m.–6 p.m.
- Saint Paul: November 7, 10 a.m.–3 p.m. and 4 p.m.–6 p.m.

Benefits Enrollment in MyU is Not Available (down for maintenance)
Sunday: 6 a.m. – 12 noon

FOR MORE INFORMATION
Contact Employee Benefits if you have benefits questions:
- Call 4-UOHR (612-624-8647 or 1-800-756-2363). Regular office hours are from 8 a.m. to 4:30 p.m., Monday through Friday
- Email: benefits@umn.edu
- Website: z.umn.edu/openenrollment
Dental Plan Options

NO HEALTHPARTNERS DENTAL IN 2020

As of January 1, 2020, HealthPartners Dental will no longer be a UPlan option.

- Anyone currently enrolled in HealthPartners Dental who uses the Open Enrollment online portal through MyU to submit changes to their benefits but does not select a dental plan is waiving their dental coverage for 2020.
- Anyone currently enrolled in HealthPartners Dental who does not enter the Open Enrollment online portal and submit any changes to any benefits for 2020 will be enrolled in a similar Delta Dental plan.

YOUR DENTAL COVERAGE

You can select any dental plan that is available in the area where you live or work. As you consider your options, you may want to check which of the UPlan dental plans your dentist participates in and enroll accordingly.

You can enroll your spouse and children in your plan and pay your share of the coverage cost based on the eligible dependents you add.

For all of the dental plans, the annual maximum benefit is $2,000 per person per contract year.

There are two dental plan options:

Delta Dental PPO
- Network-only plan offers the greatest cost savings when receiving care from a dentist in the PPO network, except for out-of-area emergencies.
- Network includes nearly 1,700 participating dentists and specialists in 75 Minnesota counties and border communities.
- National Delta Dental PPO network offers 89,500 participating dentists across the country.
- Delta Dental PPO has the lowest rates for the Twin Cities and Duluth areas.

Delta Dental Premier
- Flexible plan offers access to the broad Delta Dental Premier network and the PPO network, and offers out-of-network benefits.
- Largest dental network in Minnesota with more than 3,100 participating dentists and specialists in Minnesota and border communities.
- Largest dental network in the country with over 145,000 participating providers.
- Seeing a dentist in a Delta Dental network will help you make the most of your benefits and can result in lower out-of-pocket costs.
- Delta Dental Premier has the lowest rates for the Greater Minnesota area but higher rates for the Twin Cities and Duluth areas.
## Dental Plan Comparison

<table>
<thead>
<tr>
<th>Plan</th>
<th>DELTA DENTAL PPO In-network coverage only</th>
<th>DELTA DENTAL PREMIER In-network</th>
<th>DELTA DENTAL PREMIER Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and Preventive Care</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>50% coverage</td>
</tr>
<tr>
<td>Basic Restorative Care</td>
<td>80% coverage</td>
<td>80% coverage</td>
<td>After $125 annual deductible, 50% coverage</td>
</tr>
<tr>
<td>Major Restorative Care</td>
<td>50% coverage</td>
<td>50% coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Emergency Services</td>
<td>In-network services provided same as any service; out-of-network services apply $50 deductible then same as any in-network service</td>
<td>Emergency dental services provided same as eligible dental services</td>
<td>After $125 annual deductible, emergency dental services provided same as eligible out-of-network services</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>80% coverage</td>
<td>80% coverage</td>
<td>50% coverage</td>
</tr>
</tbody>
</table>

For all of the dental plans, the **annual maximum benefit is $2,000 per person per calendar year, and the lifetime orthodontic maximum is $2,800.**

**Out-of-Network Coverage:**

It is strongly encouraged that your provider submit a pre-treatment estimate prior to services being received. This will prevent any surprise charges after treatment has been received. If you receive services from an out-of-network provider, you should know:

- You may need to pay for services up front
- You may need to file a dental claim form with Delta Dental for reimbursement
- Any reimbursements are sent directly to the employee from Delta Dental
Dental Plan Comparison

Diagnostic and Preventive Care
- Oral examinations and dental cleanings
- X-rays
- Special periodontics care
- Topical fluoride to age 19
- Space maintainers

Basic Restorative Care
- Benefit for fillings (customary restorative materials) based on the cost of:
  - **Back teeth**
    - Amalgam (silver) fillings: Delta Dental PPO
    - Composite (white) fillings: Delta Dental Premier
  - **Front teeth**
    - Composite (white) fillings: Delta Dental PPO and Premier
- Sealants to age 19
- Extractions and other oral surgery
- Periodontics (gum disease therapy)
- Endodontics (root canal therapy)
- Restorative crowns
- Inlays and onlays
- Repair of a crown

Major Restorative Care
- Fixed or removable bridgework
- Implants as alternative treatment
- Full or partial dentures
- Denture relines or rebases

Orthodontics Coverage
- Limited to dependents up to age 19
- Separate $2,800 lifetime maximum per covered dependent that does not start over if you change plans

For more information on Delta Dental Premier and Delta Dental PPO:
www.deltadentalmn.org/uofm
# 2019 Dental Plan Biweekly Rates

## Employee-only Coverage

<table>
<thead>
<tr>
<th>Plans</th>
<th>Employee Cost</th>
<th>University Contribution</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO: Twin Cities &amp; Duluth Base Plan</td>
<td>$2.02</td>
<td>$14.82</td>
<td>$16.84</td>
</tr>
<tr>
<td>Delta Dental Premier: Greater Minnesota Base Plan</td>
<td>$2.02</td>
<td>$18.62</td>
<td>$20.64</td>
</tr>
<tr>
<td>Delta Dental Premier: Twin Cities &amp; Duluth</td>
<td>$5.82</td>
<td>$14.82</td>
<td>$20.64</td>
</tr>
</tbody>
</table>

## Employee and Children Coverage

<table>
<thead>
<tr>
<th>Plans</th>
<th>Employee Cost</th>
<th>University Contribution</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO: Twin Cities &amp; Duluth Base Plan</td>
<td>$19.35</td>
<td>$20.97</td>
<td>$40.32</td>
</tr>
<tr>
<td>Delta Dental Premier: Greater Minnesota Base Plan</td>
<td>$19.35</td>
<td>$29.84</td>
<td>$49.19</td>
</tr>
<tr>
<td>Delta Dental Premier: Twin Cities &amp; Duluth</td>
<td>$28.23</td>
<td>$20.97</td>
<td>$49.20</td>
</tr>
</tbody>
</table>

## Employee and Spouse with or without Children Coverage

<table>
<thead>
<tr>
<th>Plans</th>
<th>Employee Cost</th>
<th>University Contribution</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO: Twin Cities &amp; Duluth Base Plan</td>
<td>$22.45</td>
<td>$24.32</td>
<td>$46.77</td>
</tr>
<tr>
<td>Delta Dental Premier: Greater Minnesota Base Plan</td>
<td>$22.45</td>
<td>$34.86</td>
<td>$57.31</td>
</tr>
<tr>
<td>Delta Dental Premier: Twin Cities &amp; Duluth</td>
<td>$32.99</td>
<td>$24.32</td>
<td>$57.31</td>
</tr>
</tbody>
</table>

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.
The University offers two Flexible Spending Accounts (FSAs) to employees and their families: a Health Care FSA and a Dependent Daycare FSA that allow you to pay for eligible expenses using pre-tax dollars.

Since the University takes your FSA contributions out of your pay before taxes, your taxable income is lower and your tax payments too, saving about 30 cents for every dollar you deposit into your FSA.

Flexible Spending Accounts do not automatically continue into the next year and require an annual election. If you have an FSA for 2019 and want one for 2020, you must enroll again during Open Enrollment.

Health Care Flexible Spending Account
For the Health Care FSA, you may contribute a minimum of $100 and a maximum of $2,700 from your pay each calendar year. Your entire election amount is available on the first day of your plan year.

Eligible Expenses
Carefully estimate your known out-of-pocket expenses such as prescription drug copays, office visit copays, planned dental work, eyeglasses, or contact lenses to help you decide how much to put into your health care FSA. You may include expenses for an eligible dependent even if that dependent is not covered under your medical or dental plan.

View an expanded list of eligible health expenses at z.umn.edu/flexspending to find out if an item or service is covered.

Dependent Daycare Flexible Spending Account
For the Dependent Daycare FSA, the maximum contribution amount is $5,000 per household per year.

You may receive reimbursement up to the current balance in your account at the time you make a claim.

Eligible Expenses
An eligible expense is the charge you pay for care of your dependents while you (or you and your spouse, if married) work, are looking for work, or are full-time students.

You can use the Dependent Daycare FSA to pay for care for eligible dependents including:

- Children under age 13 who are claimed as a dependent for tax purposes
- Disabled spouse or disabled dependent of any age

If your last dependent child turns age 13 in 2020, you may cancel your account. Daycare expenses are not covered after your child’s 13th birthday.

Find a full list of eligible expenses and eligible care providers at z.umn.edu/flexspending.

Important Deadlines for Using Your FSA Money
You may file claims for expenses incurred from January 1, 2020, through March 15, 2021, drawing on deposits made to your account throughout 2020.

For expenses incurred between January 1 and March 15 of each year, any money left from the previous year will be used before the current year’s contributions. You have until March 31, 2021, to submit claims for eligible expenses from your 2020 FSA.

Use-it-or-Lose-it Rule
The IRS requires that if you do not file claims to use all of the money in your FSA for eligible expenses incurred during the 14-1/2-month period, you lose the unused portion. Calculate your expenses carefully before enrolling to make sure you will use the full amount.
This guide provides an overview of the benefits available to you as an eligible Federal employee.

Please refer to the Dental Summary of Benefits booklet for a complete description of your dental benefits, their limitations, and exclusions.

If there are any differences between this guide and the Summary, the Summary of Benefits will govern.

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, eoaa@umn.edu. Website at www.eoaa.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.

For questions about the UPlan, call the OHR Contact Center: 612-624-8647 or toll free 1-800-756-2363.

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