Office of Human Resources
UNIVERSITY OF MINNESOTA
Driven to Discover®

BENEFITS
ANNUAL OPEN
ENROLLMENT
FOR FEDERAL
EMPLOYEES

Enroll in UPlan Benefits for 2021
The University of Minnesota's annual Open Enrollment, from November 1 to 30, 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, 2021.

YOUR OPTIONS DURING OPEN ENROLLMENT

Dental Plans
- 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 2020, you must enroll to have a pre-tax Health Care Flexible Spending Account or Dependent Care Flexible Spending Account for 2021.

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. Have your Duo device ready.
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 November 30.

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
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.

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
YOUR DENTAL COVERAGE

As you consider your options, you may want to check which of the Delta Dental plans your dentist participates in and enroll accordingly.

Your selection can be based on where you live or work.

There are two dental plan options:

**Delta Dental PPO** is a narrow network plan and does not offer out-of-network coverage except for emergency situations. There are nearly 1,700 dentists in the local service area and 108,000 dentists in the United States, covered under this plan. This plan does not cover composite fillings in the back of the mouth.

**Delta Dental Premier** has a larger network with more than 3,165 dentists in the local service area and over 154,000 dentists across the country. This plan offers out-of-network benefits; however, it is important to understand that the coverage is based on Delta Dental’s allowed charges, which may be less than your out-of-network dentist bills. The Delta Dental Premier plan covers composite fillings anywhere in your mouth.

Out-of-Network Providers

If you use an out-of-network provider, you will receive lower reimbursement amounts for services compared to the reimbursements you would receive from a Delta Dental in-network provider. 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 may need to:

- Pay for services up-front
- Pay more money for services than you would with an in-network dentist
- File the dental claim form with Delta Dental
- Receive reimbursements sent directly to you from Delta Dental

For more information on Delta Dental PPO and Delta Dental Premier, and to find a dentist:

- Customer Service: 651-406-5916
- Toll Free: 1-888-553-9536
- TTY: 711
- www.deltadentalmn.org/uofm
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.**

**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

**Emergency Services** including diagnostic and palliative procedures for:
- A dental emergency which involves acute pain; and
- A dental condition which requires immediate treatment.
# 2021 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>$2.08</td>
<td>$15.28</td>
<td>$17.36</td>
</tr>
<tr>
<td>Delta Dental Premier: Greater Minnesota Base Plan</td>
<td>$2.08</td>
<td>$19.20</td>
<td>$21.28</td>
</tr>
<tr>
<td>Delta Dental Premier: Twin Cities &amp; Duluth</td>
<td>$6.00</td>
<td>$15.28</td>
<td>$21.28</td>
</tr>
</tbody>
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## 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>$19.94</td>
<td>$21.61</td>
<td>$41.55</td>
</tr>
<tr>
<td>Delta Dental Premier: Greater Minnesota Base Plan</td>
<td>$19.94</td>
<td>$30.78</td>
<td>$50.72</td>
</tr>
<tr>
<td>Delta Dental Premier: Twin Cities &amp; Duluth</td>
<td>$29.11</td>
<td>$21.61</td>
<td>$50.72</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>$23.14</td>
<td>$25.06</td>
<td>$48.20</td>
</tr>
<tr>
<td>Delta Dental Premier: Greater Minnesota Base Plan</td>
<td>$23.14</td>
<td>$35.97</td>
<td>$59.11</td>
</tr>
<tr>
<td>Delta Dental Premier: Twin Cities &amp; Duluth</td>
<td>$34.05</td>
<td>$25.06</td>
<td>$59.11</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 several options that allow you to save by using pre-tax dollars on medical and dependent care expenses. There are two kinds of Flexible Spending Accounts (FSAs). Saving pre-tax dollars also reduces your taxable income.

Dependent Care FSA (Flexible Spending Account)
Spend pre-tax dollars on dependent care, such as child care or elder care. At the University, the FSA is administered by Discovery Benefits.

**Maximum Contribution:** $5,000 is the household maximum, whether for an individual or for married couples who file their taxes jointly.

**How to Use:** Employees can request reimbursement on their Discovery Benefits portal available at https://humanresources.umn.edu/benefits/fsa.

**When to Spend:** Dependent care FSA dollars are added throughout the year on a by-paycheck basis. Funds need to build up in your account before you may request reimbursement.

**Eligible Expenses:** Expenses such as after school care, day care, and adult day care are eligible for a dependent child until the day of their 13th birthday and adult dependents who can’t take care of themselves. View an interactive eligible expense list at www.DiscoveryBenefits.com/eligibleexpenses.

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.

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Important facts about all FSAs
- **Enrollment Requirements:** Employees must re-enroll every year, as FSA enrollment does not carry over from year to year.
- **Expiration Date:** If you do not use the money in your FSA before the end of the plan year, you forfeit the balance of your FSA account, so plan your contribution carefully. At the University of Minnesota, the plan year runs through March 15 of the following year. This means you can spend on FSA-eligible expenses through March 15, 2022, and still reimburse yourself using 2021 FSA funds through March 31, 2022.

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Health Care FSA (Flexible Spending Account)
Spend pre-tax dollars on a wide variety of health-related expenses. At the University, the FSA is administered by Discovery Benefits.

**Minimum and Maximum Contribution:** $100 minimum / $2,750 maximum

**How to Use:** Users receive a debit card to use on eligible expenses, and submit for reimbursement through the Discovery Benefits portal available at https://humanresources.umn.edu/benefits/fsa.

**When to Spend:** All the money you set aside is available on the first day of the plan year. As a new hire, that’s the first day you are benefits eligible. For annual enrollment, that’s January 1.

**Eligible Expenses:** Copays, coinsurance, glasses and contacts, prescriptions, selected over-the-counter items, doctors’ visits, surgeries, birthing classes, and more. View an interactive eligible expense list at www.DiscoveryBenefits.com/eligibleexpenses.
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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