OPEN ENROLLMENT for 2020 Benefits

The University of Minnesota’s annual Open Enrollment from November 1 to December 2 is your one time during the year to review your benefit options and make changes without a qualifying life change.

You should review your benefits carefully before you make your Open Enrollment decisions for 2020 to ensure that you are taking full advantage of your UPlan benefits.

To make a change or have an FSA next year, you need to enroll online through MyU by the December 2 deadline. Your changes will become effective on January 1, 2020.

If you are currently enrolled in Delta Dental, don’t want a 2020 FSA, 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 2020. If you are currently enrolled in HealthPartners Dental, action is needed to maintain dental coverage in 2020. See inside for details.
Open Enrollment for 2020 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: z.umn.edu/openenrollment
- If you are already enrolled in Elect/Essential and want to change your PCC, contact Medica directly by calling 877-252-5558 (TTY 711)

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 and select option 1, or email at benefits@umn.edu.

Medical Plan Changes for 2020
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 options.

Dental Plan Changes for 2020
HealthPartners Dental plans will not be an option for 2020. Anyone currently enrolled in HealthPartners Dental who completes open enrollment but does not elect a Delta Dental plan will not have dental coverage as of Jan 1, 2020. If you are currently enrolled in HealthPartners Dental and do not complete open enrollment, you will be enrolled in the Delta Dental plan that matches your network most closely. Dental rates remain the same as 2019. Go online to z.umn.edu/openenrollment to learn more.

Health Savings Account (HSA)
Your HSA rolls over from year-to-year. The maximum contribution to an HSA for a single employee is $2,800 (plus $750 from the University) for 2020. The maximum for a family account is $5,600 (plus $1,500 from the University) for 2020.

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

Flexible Spending Account (FSA)
Pre-tax Health Care and Dependent Daycare
Current FSA accounts will end on December 31. To have an FSA for 2020 you must enroll during Open Enrollment. The maximum contribution per employee is $2,700. The 2020 Dependent Daycare FSA maximum contribution per household is $5,000.

Voluntary Disability Coverage
You can select an increase in your existing amount of short-term disability coverage by $100 or $200 without underwriting, not to exceed the maximum.

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 taking effect on January 1, 2020. Visit z.umn.edu/openenrollment for additional information.

Additional Life Insurance
Lower rates for additional life are taking effect in 2020, along with an opportunity to increase your employee life or spousal life without underwriting. You can also select $10,000 of life insurance for your children without evidence of good health. Visit z.umn.edu/openenrollment for details.

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? You can start at any time.
- Switching your voluntary retirement savings from a set dollar amount to a percentage of your pay can help you save more as you earn more in the future.

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: Monday, October 28, 11:00 a.m. to 1:00 p.m., Bede Ballroom
- Duluth: Wednesday, October 30, 10:00 a.m. to 3:00 p.m., Kirby Student Center Ballroom
- Morris: Monday, November 4, 10:30 a.m. to 1:00 p.m., Oyate Hall, UMM Student Center
- Minneapolis: Wednesday, November 6, 10:00 a.m. to 3:00 p.m., and 4:00 p.m. to 6:00 p.m., Great Hall, Coffman Memorial Union
- St. Paul: Thursday, November 7, 10:00 a.m. to 3:00 p.m., and 4:00 p.m. to 6:00 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 are 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 Retirees 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.

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 this notice or 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 Total Compensation 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 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).
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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### Medical: 2020 UPlan Biweekly Rates

#### EMPLOYEE-ONLY

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<th>Plans</th>
<th>Wellbeing Program Achievement Rates</th>
<th>Standard Rates</th>
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<td>Employee</td>
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#### EMPLOYEE AND CHILDREN

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#### EMPLOYEE AND SPOUSE WITH OR WITHOUT CHILDREN

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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 2018-19 pay the Wellbeing Program Achievement Rate in 2020. Those who didn’t earn the wellbeing points will pay the Standard Rate.