NEW EMPLOYEES

GUIDE FOR

UPLAN BENEFITS

ENROLLMENT

Enroll in UPlan Benefits for 2018
# Table of Contents

**NEW EMPLOYEE - BENEFITS ENROLLMENT**
- Are You Eligible for UPlan Benefits..........................Page 3
- Your Options as a New Employee..................................Page 3
- Follow the Steps in MyU to Enroll.................................Page 3
- Contact Claims Administrators.....................................Page 4
- When Your Coverage Goes into Effect............................Page 5
- Medicare Eligible.......................................................Page 5
- Family Status Change.................................................Page 5
- Definition of Eligible Dependents and Dependent Eligibility Verification..........................Page 6

**BENEFITS THAT REQUIRE ENROLLMENT**

**Medical Plan Options**
- Your Medical Coverage..............................................Page 7
- Medical Plan Descriptions.............................................Page 7
- Pharmacy Benefits.....................................................Page 9
  - Medication Therapy Management
  - Specialty Therapy Management
- Medical Plan Additional Benefits..................................Page 10
  - Walk-in/Convenience Clinics
  - Virtual Care
  - Medica CallLink (NurseLine)
  - Travel Program in-network coverage
  - UnitedHealthcare Global Assistance
- Medical Plan Availability - Base Plan Map ....................Page 11
- Medical Plan Availability - ACO Plan Map .....................Page 12
- Medical Plan Comparison............................................Page 13
- 2018 UPlan Biweekly Rates........................................Page 17

**Dental Plan Options**
- Your Dental Coverage................................................Page 18
- Dental Plan Descriptions.............................................Page 18
- Dental Plan Availability..............................................Page 19
- Dental Plan Comparison.............................................Page 20
- 2018 UPlan Biweekly Rates........................................Page 22

**Flexible Spending Accounts**
- Health Care FSA.......................................................Page 23
- Dependent Daycare FSA.............................................Page 23

**Life Insurance**
- Basic Benefit..........................................................Page 24
- Additional Coverage..................................................Page 24
- Additional Life Rates..................................................Page 24
- Beneficiary Designation...............................................Page 25

**Voluntary Short-term Disability**
- Basic Benefit..........................................................Page 26
- Rates for Your Benefit Amount....................................Page 26

**Voluntary Long-term Disability**
- Basic Benefit..........................................................Page 27
- Rates for Your Benefit Amount....................................Page 27

**Long-term Care Insurance**
- Basic Benefit..........................................................Page 29

**BENEFITS THAT DO NOT REQUIRE ENROLLMENT**

**Wellbeing Program**
- New Employee Eligibility............................................Page 30
- Program Point Structure.............................................Page 31

**Related Benefits**
- Employee Assistance Program and Financial Counseling........................................Page 32
- Overview of Retirement Plans.....................................Page 33

**Notice about your Prescription**
- Drug Coverage and Medicare.....................................Page 34
ARE YOU ELIGIBLE FOR UPLAN BENEFITS?

You qualify for benefits provided by the University of Minnesota because you are either a new employee or in a newly benefits-eligible position.

You are eligible for UPlan benefits if:

• You are a new hire, or

• Your appointment increased to 50-74% time, or

• Your appointment increased to 75-100% time

AND all of the following apply to your appointment:

1. You are appointed to an eligible job classification,
2. Your appointment is 50% time or greater, and
3. Your appointment will last for three months or longer.

YOUR OPTIONS AS A NEW EMPLOYEE

Your basic employee benefit options are:

• Medical coverage

• Dental coverage, and

• Basic life insurance

The optional benefits include:

• Medical and dental coverage for eligible dependents

• Additional life insurance for you, your spouse, and children (certain amounts are available without evidence of insurability)

• Voluntary Short-term disability coverage without evidence of insurability

• Voluntary Long-term disability coverage if you are a civil service or labor represented employee

• Health care and dependent daycare flexible spending accounts

• Long-term care insurance

You need to select your basic and optional coverages within the first 30 days of your employment or newly benefits-eligible position.

If you have an appointment that is 75% time or greater, the University pays toward the cost of your medical, dental, and basic life insurance coverage. If your appointment is 50% to 74% time, you will pay the full cost of the basic coverage you select. You also pay the full cost of any optional life insurance and disability coverage you select.

If you decide to change to a different medical or dental plan within this 30-day period, the new plan will be retroactive to your initial date of active coverage.

Enrollment Checklist

You will receive an email when the enrollment site is ready for you to enroll. 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

• 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 enrollment page.

FOLLOW THE STEPS IN MYU TO ENROLL

https://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 benefit 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 (e.g., medical or dental) 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 your 30-day deadline to complete your enrollment and click “Submit” on the “Submit Benefits Choices” page.
New Employee – Benefits Enrollment

CONTACT CLAIMS ADMINISTRATORS
Call the plan’s customer service number if you have questions or check their online directory to be sure that your clinic, doctor, or dentist is in the network for your plan choice.

Medica: www.medica.com/uofm
952-992-1814 or 1-877-252-5558
TTY users, please call 711

Delta Dental: www.deltadentalmn.org/uofm
651-406-5916 or 1-800-448-3815
TTY: 1-888-853-7570

HealthPartners Dental: www.healthpartners.com/uofm
952-883-5000 or 1-800-883-2177
TTY: 952-883-5127

FOR MORE INFORMATION
Contact Employee Benefits if you have benefits questions:
• Call 4-UOHR (612-624-8647 or 1-800-756-2363) and select option 1 to reach a benefits specialist. Regular office hours are from 8 a.m. to 4:30 p.m., Monday through Friday
• Email: benefits@umn.edu
• Website: humanresources.umn.edu/benefits
• Telephone language interpretation services are available through Employee Benefits

Waive benefits or do not enroll
You can elect to waive basic and optional coverage and not have benefits. Your next opportunity to elect medical or dental coverage for yourself and your dependents will be the annual Open Enrollment in November or if you have a qualified family status change during the year.

Rates paid on a pre-tax basis
The rates you pay for your medical and dental coverage are deducted from your salary before federal, state, and Social Security taxes are withheld. As a result, your taxable salary is reduced, and you pay less in taxes.

Rates paid on an after-tax basis
Rates for life and disability insurance are paid only on an after-tax basis.

WHEN COVERAGE BECOMES EFFECTIVE
Your basic employee medical, dental, and life insurance coverage will become effective on the first day of the month following your first day of employment or newly benefits-eligible position.

EXAMPLE:
Date of employment: February 15
Effective date of basic benefits: March 1

EXAMPLE:
Date of employment: August 1
Effective date of basic benefits: September 1

Waiting period medical coverage
You have the option to buy medical coverage for the waiting period from your first day of employment until your active coverage begins. You may enroll in a medical plan, other than Medica HSA, within 30 days of your first day of employment and pay the full cost of the coverage for the full waiting period.

When you enroll online for your active coverage, you may elect a different plan and coverage level. Please contact Employee Benefits to request an enrollment form and the rate for waiting period medical coverage.
When coverage becomes effective due to appointment change
Your basic employee medical, dental, and life insurance coverage will become effective on the first day of the month following the date of the eligible change. If the change begins on the first of the month, then your coverage becomes effective on that day.

EXAMPLE:
Date of eligibility change: April 10
Effective date of basic benefits: May 1

EXAMPLE:
Date of eligibility change: June 1
Effective date of basic benefits: June 1

When coverage becomes effective if you are not actively at work on your scheduled effective date:
Due either to your or your dependent’s health status or medical disability:
- Medical and dental coverage takes effect on the date your coverage is scheduled to begin.
- Life and disability coverage is delayed until you return to work.

Due to a reason other than hospitalization or medical disability for you or your dependent:
- Medical and dental coverage is delayed until the first day of the pay period coinciding with or following your return to work.

When optional coverage becomes effective
If you enrollment is timely and you are actively at work:
- Dependent medical and dental coverage, additional life insurance, disability coverage, and the flexible spending accounts become effective on the same date as your basic coverage.
- Optional coverage requiring evidence of good health will go into effect on the first day of the pay period coinciding with or following approval by the insurance company.

HOW CONTRIBUTIONS ARE PAID IF YOU HAVE AN ACADEMIC APPOINTMENT
If you work for the University on an academic year, generally on a 9- or 10-month appointment, your coverage will continue during the summer months that you are not scheduled to work if you return to work at the beginning of the new academic year. To pay for your contribution toward coverage during the non-work period, rate amounts will be deducted in arrears from your paycheck when you return to work. However, if you do not return to work for the following academic year, your benefits terminate at the end of May.

MEDICARE ELIGIBLE? LET YOUR MEDICAL PLAN KNOW
If you or a covered family member have Medicare Part A or B due to age or disability, please be sure to contact your medical plan to let the plan know. You must provide information about Medicare participation so your files can be updated and your claims processed correctly.

If you are age 65 or older and actively working (or your dependent is age 65 or older), you may delay enrollment in Medicare Part B until you are no longer working.

For employees who are actively at work, their medical plan must pay first (primary) on all claims. Your medical plan carrier will then submit any remaining charges to Medicare for possible payment. Also, please request that your health care provider submit any claims to your medical plan — not to Medicare.

FAMILY STATUS CHANGE
To make a coverage change after you are first eligible or outside of the annual open enrollment period, you must have a change in family status such as marriage or birth of your first child. A request for a coverage change, consistent with the family status change, must be made within 30 days of the event. Contact Employee Benefits if you have questions about a family status change.
## Definition of Eligible Dependents and Dependent Eligibility Verification

Go to [humanresources.umn.edu/benefits/benefits-eligibility](https://humanresources.umn.edu/benefits/benefits-eligibility) for questions about eligibility. If you add dependents to your UPlan coverage, you **will need to verify their eligibility by providing documentation such as a tax form or birth, adoption, or marriage certificate.** Employee Benefits will send a verification request for you to complete and return to Employee Benefits to ensure coverage for your dependents.

<table>
<thead>
<tr>
<th>Relationship to Employee</th>
<th>Criteria for Coverage</th>
<th>Is Dependent Qualified for Tax Favored Treatment&lt;sup&gt;1) &lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spouse</strong></td>
<td>Must be legally married. &lt;br&gt; Your spouse must not be working full-time for an employer and receiving cash or credits 1) in place of medical coverage or 2) in exchange for medical coverage with a deductible of $750 or greater.</td>
<td>Qualified</td>
</tr>
<tr>
<td><strong>Dependent Child</strong></td>
<td>Dependent child — birth through age 25 (up to the 26th birthday) &lt;br&gt; An eligible child can include your unmarried or married biological child, legally adopted child or child placed for the purposes of adoption, foster child, stepchild, or any other child state or federal law requires be treated as a dependent. &lt;br&gt; Note: The spouse of your eligible married dependent child is not eligible for coverage.</td>
<td>Qualified</td>
</tr>
<tr>
<td></td>
<td>Disabled child— age 26 or above (no maximum) if physically or mentally disabled and either: &lt;br&gt; • lives with you and does not provide over 50% of his/her own support, or &lt;br&gt; • does not live with you but is at least 50% dependent on you</td>
<td>Qualified</td>
</tr>
<tr>
<td><strong>Dependent Grandchild</strong></td>
<td>Grandchild as dependent child — A grandchild is eligible for coverage as your child if placed in your legal custody; or if the grandchild is legally adopted or placed with you for the purpose of adoption.</td>
<td>Qualified</td>
</tr>
<tr>
<td></td>
<td>Additional grandchildren eligibility — An unmarried grandchild is also eligible under the Plan for coverage if (1) the grandchild is dependent upon you for principal support and maintenance, but is a qualified tax dependent of another person or (2) your unmarried grandchild is the dependent child of your unmarried dependent child, and even though the grandchild may be dependent upon you for principal support and maintenance, the grandchild would not be eligible to be your tax dependent under tax regulations. In these instances, the contributions made by the University to your grandchild’s coverage as well as your contributions are considered taxable income on your tax returns.</td>
<td>Usually non-qualified</td>
</tr>
<tr>
<td></td>
<td>Newborns — Your newborn infant grandchild is eligible under the Plan for coverage if the grandchild is financially dependent upon you and resides with you continuously from birth. Coverage for the grandchild may terminate if the grandchild does not continue to reside with you continuously, if the grandchild does not remain financially dependent upon you, or when the grandchild reaches age 25.</td>
<td>Usually non-qualified</td>
</tr>
</tbody>
</table>
Your Medical Coverage

The medical plan options that are available to you vary by geographic location. Each of the geographic locations has a base plan that is the most widely used plan in that area and offers low rates and copayments. You can select any medical plan that is available in the area where you live or work.

Your medical plan enrollment includes automatic enrollment in the pharmacy program.

Base plans
Medica Elect/Essential in the Twin Cities and Duluth areas and Medica Choice Regional in Greater Minnesota are the plans with networks available to the most employees, are the most widely used options in those areas, and factor most in the rate calculations.

Rates
The University of Minnesota pays toward the cost of employee-only coverage and the cost of each tier with covered dependents for the base plan in your geographic location if your appointment is at least 75 percent time. For plans with costs higher than the base plan rate, your rate includes the additional cost. For plans with costs lower than the base plan rate, your rate is the lower amount.

Enroll
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.

The medical plan in which you enroll will send a member ID card to your home.

Contact your new clinic
If the clinic you chose under your medical option is new to you, you may want your new physician to have your records. Ask your current clinic to send a copy of your records to your new clinic so they have it when you visit your new clinic.

There are five medical plan options:

Medica Elect/Essential
- This base plan combines two networks that include 20 major health care systems in the Twin Cities and Duluth areas
- Family members choose their primary care clinic (PCC) in either the Elect or Essential care system when they enroll
- Your PCC helps you with referrals to specialists if your care system requires that step
- Elect/Essential has low rates and copays

Medica Choice Regional
- This base plan uses the statewide Medica Choice network in the Greater Minnesota area, including the Crookston, Morris, and Rochester campuses
- You can see any primary care provider or specialist in the network without a referral
- Choice Regional has low rates and copays

Medica Accountable Care Organization (ACO) Plan
- In an Accountable Care Organization (ACO), Medica and the provider network work together to deliver coordinated health care and more member support.
- The ACO networks are:
  - Crookston area: Altru & You with Medica
  - Duluth area and parts of northeastern Minnesota: Essentia Choice Care with Medica
  - Rochester area: Medica CompleteHealth (featuring care at Mayo Clinic)
  - Twin Cities metro area:
    - VantagePlus with Medica (Fairview, HealthEast, and North Memorial networks and Boynton Health and University of Minnesota Physicians);
    - Park Nicollet First with Medica;
    - Ridgeview Community Network powered by Medica
Your Medical Coverage

- An ACO is a good option when you and your eligible family members already use the same provider network
- You can see any primary care provider or specialist in the network without a referral
- Visit medica.com/uofm to learn more about each ACO network’s unique features and services
- The ACOs have the lowest rates, low copays, and high member satisfaction

**Medica Choice National**
- This is an open access plan with the statewide Medica Choice network and the national United Healthcare Options PPO network for use when traveling or working outside the service area.
- You can see any primary care provider or specialist in the broad network without a referral
- Choice National has high rates and copays

**Medica Health Savings Account (HSA)**
- This is a high deductible plan with open access to the statewide Medica Choice network and the national United Healthcare Options PPO network for use when traveling or working outside the service area
- You can see any primary care provider or specialist in the network without a referral
- The University will contribute $750 for employee-only coverage and $1,500 for coverage with dependents into the HSA over the 26 pay periods in 2018
- When enrolling mid-year, the HSA amount is prorated per pay period; however, the deductible amount is not prorated
- The HSA contribution amount you receive depends on when your coverage becomes effective. The amount is contributed over the number of pay periods remaining in the year
- You can make your own contributions to the HSA
- You will receive a debit card to spend HSA dollars for pharmacy or medical expenses
- Enrollment in Medica HSA means that you can use a Limited Health Care FSA only for dental and vision expenses
- The HSA plan has moderate rates and high deductibles. You pay for expenses out of your pocket to meet the deductible before the plan pays

**Important Notice:** Due to federal law, if you have any other medical coverage, including any part of Medicare, or you are on a spouse’s plan that is not a high deductible health plan, you are not eligible to enroll in Medica HSA.

However, if you are age 65 or older and delay taking Social Security benefits and Medicare Part A, you remain eligible for Medica HSA.
Prime Therapeutics and Fairview Specialty Pharmacy provide pharmacy benefits

Your medical plan enrollment includes automatic enrollment in the pharmacy program:

- Prime Therapeutics is the pharmacy benefits manager for all UPlan medical options.
- Fairview Specialty Pharmacy is the exclusive provider of most specialty medications.

The UPlan and the pharmacy benefits manager have a strong emphasis on the use of generic drugs to help control the cost of prescription drugs.

The **Prime Therapeutics** drug formulary provides safe, effective, high quality, cost-effective medications to ensure the best medical results while also reducing the overall costs for providing prescription benefits.

Prime Therapeutics has a broad Minnesota and national retail pharmacy network that includes popular pharmacy chains, clinic and hospital pharmacies, independent pharmacies, and home delivery mail service pharmacy.

**Fairview Specialty Pharmacy** provides a high level of support to help you achieve the best outcomes and quality of life with specialty medications, which include most drug products that you inject yourself, plus certain oral drugs that can be a challenge to manage.

Fairview provides home delivery or pickup service of specialty drugs at Fairview clinic and hospital retail pharmacies. Essentia Health and Northland in Duluth are also locations to obtain specialty medications.

**Member ID card**

You will receive a member ID card from Prime Therapeutics that you also use for Fairview Specialty Pharmacy. Show your member card to your pharmacist who will enter your unique ID number from your card into their system for prescription processing.

For more information

You may contact their 24-hour Member Customer Service numbers for questions, to locate a participating pharmacy, or obtain specific plan information.

**Prime Therapeutics:** 1-800-727-6181
www.myprime.com/MyPrime/umn

**Fairview Specialty Pharmacy:** 612-672-5289
1-877-509-5115
www.fairviewspecialtyrx.org/uplan

**MEDICATION THERAPY MANAGEMENT**

UPlan members are eligible for the Medication Therapy Management (MTM) program if they take four or more UPlan-covered prescription and covered over-the-counter medications for chronic conditions, have a referral from their physician, or have diabetes.

You meet with a specially trained pharmacist who will review your medications to ensure that each is appropriate, effective, safe, and convenient. Learn more at humanresources.umn.edu/pharmacy-program/medication-therapy-management.

**SPECIALTY THERAPY MANAGEMENT**

UPlan members who have more complicated medical conditions and need specialty medications to manage the condition are eligible to enroll in the Specialty Medication Management program offered by Fairview Specialty Pharmacy.

You will receive support and education about how to take specialty medications safely to get the most benefit from them. You will learn how to reduce side effects and know when to contact your physician if there is a problem. Contact Fairview Specialty Pharmacy directly to enroll.
Medical: Additional Benefits

Walk-in/Convenience clinics
For fast and affordable care for common ailments that have specific treatments, go to the Gopher Quick Clinic walk-in clinics on the Twin Cities campus or WellCare on the Duluth campus. These clinics and other convenience clinics, such as the MinuteClinic locations in the Twin Cities, are in-network providers for the UPlan Medical Program options. The walk-in clinics do not require appointments or referrals. There is a $15 to $20 copayment for treatments and screenings depending on your medical plan.

humanresources.umn.edu/medical-plans/convenience-care-walk-clinics

Virtual Care
Virtual care visits are a quick and easy way to get care for common conditions such as allergies, cold or flu, pink eye, and sinus infections that can be safely diagnosed without a physical examination. Through your computer, you connect with a provider to get a diagnosis and treatment, and a prescription when you need one. Visits are often available after clinic hours, sometimes even 24/7. Virtual care visits with providers in your plan’s network are covered. There is a $15 to $20 cost depending on your plan,

humanresources.umn.edu/medical-plans/virtual-care

CallLink Nurseline
The nurseline service is with Medica CallLink. Medica CallLink connects you with an experienced nurse or advisor for information and advice about general health issues, self-care for minor injuries and illnesses, or finding a new provider. CallLink is open 24-hours a day. Look for the CallLink number on the back of your medical ID card.

humanresources.umn.edu/wellbeing-program/wellbeing-resources

Travel program provides in-network coverage
When you are traveling or your dependent is a student attending college outside of the plan’s service area, you may still receive in-network benefits for medical services if you use a provider in the Travel Program network from Medica. To be eligible for this benefit, your permanent residence must be in the plan’s service area.

The travel benefit is offered for members in Medica Elect/ Essential, Medica ACO Plan, and Medica Choice Regional. You or your covered dependents can access the UnitedHealthcare Options PPO network only when traveling outside of Medica’s service area and receive in-network benefits.

humanresources.umn.edu/medical-plans/travel-program

UnitedHealthcare Global:
Emergency medical and travel assistance
Political and natural disaster evacuation coverage
Your medical plan includes automatic enrollment in UnitedHealthcare Global, an emergency medical assistance program, for you and your covered family members. This service provides multilingual assistance 24-hours a day plus immediate help in a travel-related emergency, whether you are 100 miles from home or traveling internationally.

UnitedHealthcare Global services include:
- Worldwide medical and dental referrals and assistance with locating the nearest appropriate health care provider or coordinating admission into a hospital
- Flight arrangements, including tickets, visas, and logistical arrangements in case you are involved in a political or natural disaster emergency

humanresources.umn.edu/medical-plans/unitedhealthcare-global
Plan Availability - Base Plan Map

The base plan available to you is determined by your geographic location.

- **Twin Cities metropolitan area and northern/southern surrounding counties**
  - **Base Plan:** Medica Elect/Essential

- **Duluth area**
  - **Base Plan:** Medica Elect/Essential

- **Greater Minnesota**
  - **Base Plan:** Medica Choice Regional

---

### Twin Cities Metro Area
- **Base Plan:** Medica Elect/Essential

- **13 Minnesota counties:** Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Kanabec, McLeod, Ramsey, Scott, Sherburne, Washington, and Wright
- **2 Wisconsin counties:** Pierce and St. Croix

### Duluth Area
- **Base Plan:** Medica Elect/Essential

- **3 Minnesota counties:** northern half of Carlton, Lake and St. Louis
- **3 Wisconsin counties:** Douglas, Sawyer, and Washburn

### Greater Minnesota
- **Base Plan:** Medica Choice Regional

- **Remaining 71 Minnesota counties:** southern half of Carlton; includes Crookston, Morris, and Rochester campuses
- **2 Wisconsin counties:** Burnett and Polk

---

**Other Plans:** Medica Choice National and Medica HSA are available statewide and nationwide.
Medical: ACO Plan Availability

ACO Service Area Map

- Altru & You with Medica
- Essentia Choice Care with Medica
- Medica CompleteHealth
- Featruing care at Mayo Clinic
- Park Nicollet First with Medica
- Ridgeview Community Network powered by Medica
- VantagePlus with Medica

Featuring providers from Fairview, HealthEast, North Memorial and many popular independent clinics including Roysont Health and University of Minnesota Physicians.

To be eligible for an ACO, you must live or work in the county where the network is offered.

**Twin Cities metro area**

Your ACO options are:
- VantagePlus with Medica
- Park Nicollet First with Medica
- Ridgeview Community Network powered by Medica

Available in these Minnesota counties:
- Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Le Sueur, McLeod, Ramsey, Scott, Sibley, Sherburne, Washington, and Wright.

**Southern Minnesota and western Wisconsin**

Your ACO option is Medica CompleteHealth
(Featuring care at Mayo Clinic)

Available in these Minnesota counties:
- Blue Earth, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan, and Winona.

Available in these Wisconsin counties:
- Barron, Chippewa, Dunn, and Eau Claire

**Northern Minnesota, eastern North Dakota, and northwestern Wisconsin**

Your ACO option is Essentia Choice Care with Medica.

Available in these Minnesota counties:
- Becker, Carlton, Cass, Clay, Crow Wing, Hubbard, Itasca, Mahnomen, Norman, Pine, and St. Louis

Available in North Dakota counties:
- Cass, Ransom, Richland, and Sargent

Available in these Wisconsin counties:
- Ashland, Bayfield, Douglas, Sawyer and Washburn

**Northwestern Minnesota and northeastern North Dakota**

Your ACO option is Altru & You with Medica.

Available in these Minnesota counties:
- Kittson, Marshall, Pennington, Polk, Red Lake, or Roseau

Available in these North Dakota counties:
- Benson, Cavalier, Eddy, Grand Forks, Griggs, Nelson, Pembina, Pierce, Ramsey, Rolette, Steele, Towner, Traill, and Walsh
## Medical: Plan Comparison

### IN-NETWORK SERVICES

<table>
<thead>
<tr>
<th>Health Care Services</th>
<th>Base Plan Medica Elect/Essential Medica Choice Regional</th>
<th>Medica ACO Plan</th>
<th>Medica Choice National</th>
<th>Medica HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care*</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage**</td>
</tr>
<tr>
<td>Eye and Hearing Exam (routine)</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Physician***</td>
<td>$25 Primary/ $35 Specialty copay</td>
<td>$20 Primary/ $30 Specialty copay</td>
<td>$40 Primary/ $50 Specialty copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>All Walk-in/ Convenience Clinics and Virtual Care****</td>
<td>$15 copay</td>
<td>$15 copay</td>
<td>$20 copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Outpatient MRI and CT Scan</td>
<td>$50 copay</td>
<td>$40 copay</td>
<td>$50 copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Urgent Care: In-Network and Out-of-Network</td>
<td>$25 copay</td>
<td>$20 copay</td>
<td>$40 copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Emergency Care: In-Network and Out-of-Network</td>
<td>$100 copay, waived if admitted</td>
<td>$100 copay, waived if admitted</td>
<td>$100 copay, waived if admitted</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Outpatient Mental Health/Substance Abuse</td>
<td>$25 copay</td>
<td>$20 copay</td>
<td>$40 copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td>$25 copay</td>
<td>$20 copay</td>
<td>$40 copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Physical, Speech, and Occupational Therapy</td>
<td>$25 copay</td>
<td>$20 copay</td>
<td>$40 copay</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>$25 copay</td>
<td>$20 copay</td>
<td>$40 copay</td>
<td>90% coverage after deductible</td>
</tr>
</tbody>
</table>

* Preventive care includes routine physical, hearing and eye exams; well child care; prenatal care; immunizations; and allergy injections.
** HSA guidelines do not view allergy injections as preventive; therefore, the deductible and coinsurance apply to this service.
*** Primary Care includes Family Medicine, Internal Medicine, Obstetrics/Gynecology, and Pediatrics.
**** Gopher Quick Clinic in the Twin Cities, WellCare in Duluth, and other walk-in/convenience care clinics; also applies to virtual care.
# Medical: Plan Comparison

## IN-NETWORK AND OUT-OF-NETWORK

<table>
<thead>
<tr>
<th>Deductibles and Services</th>
<th>Base Plan Medica Elect/Essential Medica Choice Regional</th>
<th>Medica ACO Plan</th>
<th>Medica Choice National</th>
<th>Medica HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network Deductible*</td>
<td>$100 per person/ $200 per family</td>
<td>$100 per person/ $200 per family</td>
<td>$200 per person/ $400 per family</td>
<td>Total in-network and out-of-network: Employee only: $1,500 Family: $3,000</td>
</tr>
<tr>
<td>Out-of-Network Deductible</td>
<td>$600 per person/ $1,200 per family</td>
<td>$600 per person/ $1,200 per family</td>
<td>$600 per person/ $1,200 per family</td>
<td></td>
</tr>
<tr>
<td>Lab/X-Ray</td>
<td>100% coverage after deductible</td>
<td>100% coverage after deductible</td>
<td>100% coverage after deductible</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>100% coverage after deductible</td>
<td>100% coverage after deductible</td>
<td>100% coverage after deductible</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>In-Network Hospital (General and Mental Health/ Substance Abuse Care)</td>
<td>100% coverage after deductible</td>
<td>100% coverage after deductible</td>
<td>100% coverage after deductible</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Ground and Air Ambulance to Nearest Facility</td>
<td>80% coverage</td>
<td>80% coverage</td>
<td>80% coverage</td>
<td>90% coverage after deductible</td>
</tr>
<tr>
<td>Prosthetics, Durable Medical Equipment</td>
<td>80% coverage, including hearing aids</td>
<td>80% coverage, including hearing aids</td>
<td>80% coverage, including hearing aids</td>
<td>90% coverage after deductible, including hearing aids</td>
</tr>
<tr>
<td>Out-of-Network Care</td>
<td>70% coinsurance after deductible is met, up to the annual out-of-pocket maximum</td>
<td>70% coinsurance after deductible is met, up to the annual out-of-pocket maximum</td>
<td>70% coinsurance after deductible is met, up to the annual out-of-pocket maximum</td>
<td>70% coinsurance after deductible is met, up to the annual out-of-pocket maximum</td>
</tr>
</tbody>
</table>

*In-network deductible applies to expenses without a copay, primarily in- and out-patient hospital, and lab/x-ray.
# Medical: Plan Comparison

The UPlan Pharmacy program is provided through Prime Therapeutics and Fairview Specialty Pharmacy. It is automatically provided to members in all UPlan medical options. A prescription is dispensed as a 30-day supply (including insulin) in network pharmacies only.

## PRESCRIPTION DRUGS

<table>
<thead>
<tr>
<th>Prescription Drug Categories</th>
<th>Base Plan Medica Elect/Essential Medica Choice Regional</th>
<th>Medica ACO Plan</th>
<th>Medica Choice National</th>
<th>Medica HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certain Preventive Medications Specified in the Affordable Care Act and Contraceptives in the Generic Plus Category</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>100%</td>
</tr>
<tr>
<td>Generic Plus (Tier 1) Drugs (includes all generic drugs and some low-cost brand drugs if there is no generic drug in a given therapeutic class)</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td>Prescriptions are covered in the HSA and at 90% in medical plan after deductible</td>
</tr>
<tr>
<td>Formulary Brand Name (Tier 2) Drugs (includes all other formulary brand drugs)</td>
<td>$30 copay</td>
<td>$30 copay</td>
<td>$30 copay</td>
<td>Prescriptions are covered in the HSA and at 90% in medical plan after deductible</td>
</tr>
<tr>
<td>Non-formulary (Tier 3) Drugs (includes covered brand drugs not listed on formulary)</td>
<td>$75 copay</td>
<td>$75 copay</td>
<td>$75 copay</td>
<td>Prescriptions are covered in the HSA and at 90% in medical plan after deductible</td>
</tr>
<tr>
<td>Purchase of Brand Drug When Chemically Equivalent Generic is Available</td>
<td>Pay the generic copay and difference in cost* between the brand drug and the generic drug</td>
<td>Pay the generic copay and difference in cost* between the brand drug and the generic drug</td>
<td>Pay the generic copay and difference in cost* between the brand drug and the generic drug</td>
<td>Prescriptions are covered in the HSA and at 90% in medical plan after deductible**</td>
</tr>
<tr>
<td>Drugs Purchased by Mail Order</td>
<td>3-month supply available for two copays</td>
<td>3-month supply available for two copays</td>
<td>3-month supply available for two copays</td>
<td>90-day supply available at discount</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum (Rx only)</td>
<td>$750 per person/ $1,500 per family</td>
<td>$750 per person/ $1,500 per family</td>
<td>$750 per person/ $1,500 per family</td>
<td>No separate out-of-pocket maximum for prescriptions</td>
</tr>
</tbody>
</table>

* The difference in cost does not apply toward the annual out-of-pocket maximum.

** When in the coinsurance level, pay 10 percent coinsurance based on generic price in addition to difference in cost between the brand drug and the generic drug.
# Medical: Plan Comparison

## Other Coverage and Maximums

<table>
<thead>
<tr>
<th>Other Coverage and Maximums</th>
<th>Base Plan Medica Elect/Essential</th>
<th>Medica ACO Plan</th>
<th>Medica Choice National</th>
<th>Medica HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Travel Benefit:</strong> In-Network Coverage</td>
<td>For students and other travelers if services are provided by United Healthcare Options PPO providers</td>
<td>For students and other travelers if services are provided by United Healthcare Options PPO providers</td>
<td>For out-of-area residents, students and other travelers if services are provided by United Healthcare Options PPO providers</td>
<td>For out-of-area residents, students and other travelers if services are provided by United Healthcare Options PPO providers</td>
</tr>
<tr>
<td><strong>National Coverage</strong></td>
<td>Available through emergency or out-of-network benefit only</td>
<td>Available through emergency or out-of-network benefit only</td>
<td>Available in-network through United Healthcare Options PPO network</td>
<td>Available in-network through United Healthcare Options PPO network</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td>$2,500 per person/ $4,000 per family</td>
<td>$2,500 per person/ $4,000 per family</td>
<td>$2,500 per person/ $4,000 per family</td>
<td>$3,000 per person/ $6,000 per family</td>
</tr>
<tr>
<td>Total annual in-network and out-of-network</td>
<td></td>
<td></td>
<td></td>
<td>(Note: Out-of-pocket maximums include the deductible)</td>
</tr>
<tr>
<td><strong>Lifetime Maximum</strong></td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

## HSA

<table>
<thead>
<tr>
<th></th>
<th>UPlan Contributions*</th>
<th>Employee Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee-only amount</td>
<td>$750</td>
<td>$2,700</td>
</tr>
<tr>
<td>Catch-up amount – Age 55 or over</td>
<td></td>
<td>$1,000</td>
</tr>
<tr>
<td>Family coverage amount (either tier)</td>
<td>$1,500</td>
<td>$5,350</td>
</tr>
<tr>
<td>Catch-up amount – Age 55 or over</td>
<td></td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*UPlan contributions can be used to offset deductibles.
## Medical: 2018 UPPlan Biweekly Rates

### EMPLOYEE-ONLY

<table>
<thead>
<tr>
<th>Plans</th>
<th>Wellbeing Program Achievement Rates</th>
<th>Standard Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Cost</td>
<td>University Contribution</td>
</tr>
<tr>
<td>Medica Elect/Essential: Twin Cities &amp; Duluth Base Plan</td>
<td>$22.95</td>
<td>$271.91</td>
</tr>
<tr>
<td>Medica Choice Regional: Greater Minnesota Base Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medica ACO Plan: Crookston area, Duluth area &amp; parts of northeastern Minnesota, Rochester area, Twin Cities metro area</td>
<td>$12.69</td>
<td>$271.91</td>
</tr>
<tr>
<td>Medica Choice National</td>
<td>$53.39</td>
<td>$271.91</td>
</tr>
<tr>
<td>Medica HSA</td>
<td>$23.30</td>
<td>$271.91</td>
</tr>
</tbody>
</table>

### EMPLOYEE AND CHILDREN

<table>
<thead>
<tr>
<th>Plans</th>
<th>Wellbeing Program Achievement Rates</th>
<th>Standard Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Cost</td>
<td>University Contribution</td>
</tr>
<tr>
<td>Medica Elect/Essential: Twin Cities &amp; Duluth Base Plan</td>
<td>$84.30</td>
<td>$426.87</td>
</tr>
<tr>
<td>Medica Choice Regional: Greater Minnesota Base Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medica ACO Plan: Crookston area, Duluth area &amp; parts of northeastern Minnesota, Rochester area, Twin Cities metro area</td>
<td>$65.63</td>
<td>$426.87</td>
</tr>
<tr>
<td>Medica Choice National</td>
<td>$135.96</td>
<td>$426.87</td>
</tr>
<tr>
<td>Medica HSA</td>
<td>$85.28</td>
<td>$426.87</td>
</tr>
</tbody>
</table>

### EMPLOYEE AND SPOUSE WITH OR WITHOUT CHILDREN

<table>
<thead>
<tr>
<th>Plans</th>
<th>Wellbeing Program Achievement Rates</th>
<th>Standard Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Cost</td>
<td>University Contribution</td>
</tr>
<tr>
<td>Medica Elect/Essential: Twin Cities &amp; Duluth Base Plan</td>
<td>$125.99</td>
<td>$638.47</td>
</tr>
<tr>
<td>Medica Choice Regional: Greater Minnesota Base Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medica ACO Plan: Crookston area, Duluth area &amp; parts of northeastern Minnesota, Rochester area, Twin Cities metro area</td>
<td>$99.83</td>
<td>$638.47</td>
</tr>
<tr>
<td>Medica Choice National</td>
<td>$204.83</td>
<td>$638.47</td>
</tr>
<tr>
<td>Medica HSA</td>
<td>$127.19</td>
<td>$638.47</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.
You pay the **Standard Rates** as a new employee. However, if you earn the required number of points in the Wellbeing Program from your effective date of coverage to August 31, 2018, the points you earn can reduce your 2019 UPPlan medical rates by either $500 or $750 a year depending on the coverage level you have selected.
Your Dental Coverage

The dental plan options that are available to you vary by geographic location. 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.

**Base plans**
Delta Dental PPO in the Twin Cities and Duluth areas and Delta Dental Premier in Greater Minnesota are the plans with networks available to most employees and factor most in the rate calculations.

**Rates**
The University of Minnesota pays toward the cost of employee coverage and each tier of dependent coverage for the base plan if your appointment is at least 75 percent time. 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. You will receive a member ID card from your dental plan.

There are five dental plan options:

**Delta Dental PPO**
- Network-only plan offers the greatest cost savings when receiving care from a dentist in the PPO network
- No out-of-network coverage except for 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 low 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 low rates for the Greater Minnesota area but higher rates for the Twin Cities and Duluth areas

**University Choice**
- Open plan, administered by Delta Dental, offers freedom to see any provider of your choice
- Seeing a dentist in either the Delta Dental PPO or Delta Dental Premier network may result in lower out-of-pocket costs, in addition to waiving the $50 deductible under this program
- University Choice has the highest rates and most flexibility in choosing a provider

**UPlan HealthPartners Dental**
- Network-only plan offers the greatest cost savings when receiving care from a dentist in the PPO network
- No out-of-network coverage except for emergencies
- Network includes more than 1,700 dentists and specialists at over 1,350 dental clinics in Minnesota and border communities
- HealthPartners Dental has a large nationwide network of participating dentists and specialists
- HealthPartners Dental has moderate rates

**UPlan HealthPartners Dental Choice**
- Flexible plan offers access to the broad HealthPartners Dental Choice network and the HealthPartners Dental PPO network, and offers out-of-network benefits
- Network has more than 2,700 dentists and specialists at over 2,000 dental clinics in Minnesota and border communities
- HealthPartners Dental Choice has a large nationwide network of participating dentists and specialists
- HealthPartners Dental Choice has higher rates
The base plan available to you is determined by your geographic location.

- **Twin Cities metropolitan area and northern and southern surrounding counties**
  - **Base Plan:** Delta Dental PPO

- **Duluth area**
  - **Base Plan:** Delta Dental PPO

- **Greater Minnesota**
  - **Base Plan:** Delta Dental Premier

---

**Plan Availability – Base Plan Map**

- **Delta Dental PPO**
  - 75 Minnesota counties, border communities, and the national Delta Dental PPO network

- **Delta Dental Premier**
  - 86 Minnesota counties, border communities, and the national Delta Dental PPO and Delta Dental Premier networks

- **University Choice**
  - Minnesota and nationwide

- **UPlan HealthPartners Dental**
  - Minnesota and national networks

- **UPlan HealthPartners Dental Choice**
  - Minnesota and national networks

---

*New Employees Guide for UPlan Benefits Enrollment*
Dental: Plan Comparison

For all of the dental plans, the annual maximum benefit is $1,800 per person per contract year.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Diagnostic and Preventive Care</th>
<th>Basic Restorative Care</th>
<th>Major Restorative Care</th>
<th>Emergency Services</th>
<th>Orthodontics</th>
</tr>
</thead>
<tbody>
<tr>
<td>DELTA DENTAL PPO</td>
<td>100% coverage</td>
<td>80% coverage</td>
<td>50% coverage</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>80% coverage</td>
</tr>
<tr>
<td>In-network coverage only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DELTA DENTAL PREMIER</td>
<td>100% coverage</td>
<td>80% coverage</td>
<td>50% coverage</td>
<td>Emergency dental services provided same as eligible dental services</td>
<td>80% coverage</td>
</tr>
<tr>
<td>In-network</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DELTA DENTAL PREMIER</td>
<td>50% coverage</td>
<td></td>
<td></td>
<td></td>
<td>50% coverage</td>
</tr>
<tr>
<td>Out-of-network</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNIVERSITY CHOICE</td>
<td>100% coverage</td>
<td>After $50 annual deductible, 80% coverage</td>
<td>After $50 annual deductible, 50% coverage</td>
<td>Emergency dental services provided same as eligible dental services</td>
<td>80% coverage</td>
</tr>
<tr>
<td>Open access (Use of Delta network dentists will waive deductible and reduce your cost)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPLAN HEALTHPARTNERS DENTAL</td>
<td>100% coverage</td>
<td>80% coverage</td>
<td>50% coverage</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>80% coverage</td>
</tr>
<tr>
<td>DENTAL CHOICE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-network coverage only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPLAN HEALTHPARTNERS DENTAL</td>
<td>100% coverage</td>
<td>80% coverage</td>
<td>50% coverage</td>
<td>Emergency dental services provided same as eligible dental services</td>
<td>80% coverage</td>
</tr>
<tr>
<td>DENTAL CHOICE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-network</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UPLAN HEALTHPARTNERS DENTAL</td>
<td>50% coverage</td>
<td>After $125 annual deductible, 50% coverage</td>
<td>No coverage</td>
<td>After $125 annual deductible, emergency dental services provided same as eligible out-of-network services</td>
<td>50% coverage</td>
</tr>
<tr>
<td>DENTAL CHOICE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-network</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
COVERED SERVICES UNDER EACH TYPE OF DENTAL CARE

The Dental Plan Comparison shows the coverage levels for each category of dental care. You’ll want to review what dental services are covered in each category.

All of the dental plans provide comprehensive coverage, but coverage may not be the same for all services. Specifically, review the benefit for different types of fillings under each plan that is available in your area.

Diagnostic and Preventive Care
- Oral examinations and dental cleanings
  - Two oral exams and cleanings per person per calendar year
- X-rays
- Special periodontics care
- Topical fluoride to age 19
- Space maintainers

Basic Restorative Care
- Fillings (customary restorative materials)
  - Benefit for back teeth is based on cost of amalgam (silver) fillings: Delta Dental PPO and HealthPartners Dental
  - Benefit for back teeth is based on cost of composite (white) fillings: Delta Dental Premier, University Choice, and HealthPartners Dental Choice
  - Benefit for front teeth is based on cost of composite (white) fillings: All Plans
- 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
# Dental: 2018 UPlan 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>University Choice</td>
<td>$8.95</td>
<td>$14.82</td>
<td>$23.77</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>
<tr>
<td>HealthPartners Dental</td>
<td>$3.87</td>
<td>$14.82</td>
<td>$18.69</td>
</tr>
<tr>
<td>HealthPartners Dental Choice</td>
<td>$5.52</td>
<td>$14.82</td>
<td>$20.34</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>University Choice</td>
<td>$35.92</td>
<td>$20.97</td>
<td>$56.89</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>
<tr>
<td>HealthPartners Dental</td>
<td>$25.06</td>
<td>$20.97</td>
<td>$46.03</td>
</tr>
<tr>
<td>HealthPartners Dental Choice</td>
<td>$29.01</td>
<td>$20.97</td>
<td>$49.98</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>University Choice</td>
<td>$41.85</td>
<td>$24.32</td>
<td>$66.17</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>
<tr>
<td>HealthPartners Dental</td>
<td>$27.64</td>
<td>$24.32</td>
<td>$52.96</td>
</tr>
<tr>
<td>HealthPartners Dental Choice</td>
<td>$32.00</td>
<td>$24.32</td>
<td>$56.42</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. Discovery Benefits administers the FSA accounts.

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.

**HEALTH CARE FLEXIBLE SPENDING ACCOUNT**
For the Health Care FSA, you may contribute a minimum of $100 and a maximum of $2,650 from your pay each calendar year. Your entire election amount is available on your effective date of coverage.

### 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 [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com) to find out if an item or service is covered.

**Limited Health Care Flexible Spending Account**
If you enrolled in the Medica HSA medical plan, you can only submit eligible dental and vision out-of-pocket expenses to the Limited Health Care FSA for reimbursement.

**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 2018, you may cancel your account. Daycare expenses are not covered after your child’s 13th birthday.

Find the list of eligible expenses and care providers at [www.DiscoveryBenefits.com](http://www.DiscoveryBenefits.com).

### Important Deadlines for Using Your FSA Money
You may file claims for expenses incurred from your effective date of coverage through March 15, 2019, drawing on deposits made to your account in 2018.

For expenses incurred between January 1 and March 15 of each year, money left from the previous year is used before the current year’s contributions. You have until March 31, 2019, to submit claims for eligible expenses from your 2018 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.

Flexible Spending Accounts do not automatically continue into the next year and require an annual election.
Life Insurance

Basic Benefit
The basic life insurance amount is 115% of your base salary, rounded up to the next $1,000, if not already a multiple thereof, with a maximum of $200,000. If your appointment is 50% to 74% time, the amount is based on your part-time salary. Basic employee life is provided to you regardless of your health history.

Basic Life Rates
The University pays the full cost of basic employee life insurance if you are employed 75% to 100% time. If you are employed 50% to 74% time, you pay $.066 per $1,000 coverage per pay period based on your part-time salary rounded to the next $1,000. Basic life insurance has a reduction schedule tied to the retirement age used by Social Security.

Additional coverage available
You may apply for additional coverage for yourself and your dependents. You may elect a specified amount of insurance without evidence of insurability—called “guaranteed issue”—if applied for within your first 30 days of employment or newly benefits-eligible position.

You also have the option to apply for spouse or child life coverage without evidence of insurability for life events such as marriage, or birth or adoption of a child if applied for within 30 days of the event.

Newly Eligible without Evidence of Insurability
- Select additional employee life insurance in multiples of $1,000 up to an amount equal to the lesser of three times your annual base salary (rounded up to the next $1,000) or $500,000
- Select spouse life insurance in multiples of $1,000, up to the amount of $10,000
- Select child life insurance of $10,000 that covers each eligible dependent child, or select child life during any Open Enrollment without evidence of insurability

AD&D Coverage
The amount of life insurance coverage automatically doubles in the event of death by accident, except for child life insurance.

Additional Life Insurance Rates
You pay the full rate for additional life coverage through payroll deductions.

<table>
<thead>
<tr>
<th>Attained age of employee or spouse</th>
<th>2018 Rate Per $1,000 Per Biweekly Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.018</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.018</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.025</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.027</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.044</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.074</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.114</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.183</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.292</td>
</tr>
<tr>
<td>70-74</td>
<td>$0.468</td>
</tr>
<tr>
<td>75-79</td>
<td>$0.750</td>
</tr>
<tr>
<td>80-84</td>
<td>$1.212</td>
</tr>
<tr>
<td>85+</td>
<td>$2.416</td>
</tr>
</tbody>
</table>

Underwriting with evidence of insurability is required if you select an amount larger than the guaranteed issue or if you do not enroll during your initial enrollment period. To apply, go to humanresources.umn.edu/life-insurance/additional-life-insurance and print and complete a copy of the enrollment form. Return the form to Employee Benefits for forwarding to Securian who will contact you with instructions on how to access their website to submit your health history electronically.

Note: If you are on partial or total leave of absence and Securian approves the additional coverage, the insurance will be effective upon your return to full-time work.
**Life Insurance**

**Child Life Rates**

One premium insures each eligible child for $10,000 of coverage.

<table>
<thead>
<tr>
<th>Coverage amount</th>
<th>Total rate per pay period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$ 0.42</td>
</tr>
</tbody>
</table>

**Beneficiary designation**

Life events such as a new job, marriage, divorce, or the birth/adoption of a child are the time to evaluate life insurance coverage and review or update your beneficiaries.

Securian maintains beneficiary designations for employees on their secure website, which makes the beneficiary information readily available for you to elect, store, and update while also protecting the privacy of your designations.

Visit [www.LifeBenefits.com/plandesign/umn](https://www.lifebenefits.com/plandesign/umn) and log in using the instructions on the website to securely designate your beneficiary with Securian.

Your user ID is:

- The letters UM followed by your seven-digit employee ID number (example: UM1234567), and

Your initial password is

- Your eight-digit date of birth followed by the last four digits of your Social Security number.

After your initial log in, you will be prompted to change your password. You are strongly encouraged to set up password help at that time.

You may view or update your beneficiary designation at any time during the year. If you have no named beneficiary, your current beneficiary is “default.” Securian will then pay the death benefit according to an order of priority listed in the plan.

**Accelerated benefit option**

Both the basic and additional insurance plans have an accelerated option. This means if you or a family member become terminally ill, you may be able to collect the full amount of the life insurance benefit prior to death.

Call the customer service number at 866-365-3834 at Securian for details.

**Legal services**

Legal services are provided through Ceridian HCM, Inc. The services offer the ability to draft a simple will, financial power of attorney, living wills, or final arrangements using established legal formats.

It also includes a free 30-minute consultation with an attorney for each unique legal issue. You can purchase additional legal services beyond the 30 minutes at a 25 percent discount through LifeWorks.

Additional information is available at [lifeworks.com](http://lifeworks.com) or by calling 1-877-849-6034.

- Username: lfg
- Password: resources

**Legacy planning services**

Active and retired employees covered under the group life program and their families can access resources designed to help them deal with the loss of a loved one or plan for their own death. Sharing your plans with loved ones ensures they are followed after your death. These resources are available at [www.LegacyPlanningResources.com](http://www.legacyplanningresources.com).
Voluntary Short-term Disability

Voluntary Short-Term Disability insurance provides money to help you pay your bills if you are unable to work due to an accident or a disability because of sickness or pregnancy.

You can select an amount to replace up to 66.67 percent of your salary but no more than $5,000 per month. The claims administrator, Unum, will pay benefits from the first day of a disability due to an accident, or the eighth day of a disability due to sickness or pregnancy and continues for up to 180 days.

**Determine your benefit amount**

To find your maximum monthly benefit amount:

- multiply your annual salary by 66.67%;
- divide that number by 12; and
- round down to the nearest $100.

You may select a benefit amount up to the lesser of your maximum monthly benefit amount or $5,000.
Voluntary Long-Term Disability insurance provides money to you if you have been continuously disabled for 180 days and remain disabled. You can receive this benefit until you reach the normal retirement age according to Social Security.

Faculty and P&A staff who work at least 26.75 standard hours per week are covered under a separate Academic Disability Program so they are not eligible for this benefit.

You may apply for a monthly benefit amount that is 60 percent of your monthly earnings, up to the $5,000 per month limit, subject to pre-existing conditions.

**Impact of pre-existing conditions on coverage**

A pre-existing condition is a mental or physical condition, diagnosed or not, for which you have seen a doctor, received medical treatment, services, or advice, undergone diagnostic procedures, or taken prescribed drugs during the 12-month period just before your long-term disability insurance becomes effective.

If you have a pre-existing condition, you will not have coverage for that condition for the first 24 months after insurance takes effect

You will have coverage for other disability conditions if your claim is approved.

**Determine your benefit amount**

To find your maximum monthly benefit amount:
- multiply your annual salary by 60%;
- divide that number by 12; and
- round down to the nearest $100

You may select a benefit amount up to the lesser of your maximum monthly benefit amount or $5,000.
Academic Disability Program

The University of Minnesota provides paid medical leave and long-term disability benefits at no cost to eligible faculty and P&A staff who are unable to perform their work duties due to a certified mental or physical health condition. These benefits are under the Academic Disability Program and administered by the University of Minnesota and Unum. Faculty and P&A staff are generally considered eligible if they work 26.75 standard hours per week in appointments of at least nine months in duration.

**Income replacement**

If you are eligible for the Academic Disability Program, you receive up to three months of medical leave, based on your scheduled biweekly rate of earnings on your last full day of active work, not to exceed 100% of your current salary.

You are required to call Unum, the claims administrator, at 1-888-673-9940 within two weeks of disability to file a claim for medical leave benefits. Delay in contacting Unum or in providing required documentation may result in a suspension of benefits.

If your leave of absence is greater than three months, as a new employee, you will receive a disability benefit of 66.67 percent of covered earnings for the remainder of your disability period. (If you become disabled later in your career, this percentage increases, based on your years of service at the University.)

As the University provides this benefit to you at no cost, the benefit you receive is taxable income to you.

**Subsidized Health Coverage**

You are eligible to remain in the University’s UPlan health plan while you are receiving disability benefits. As a new employee, the University will continue to subsidize your medical, dental and basic life insurance during your three-month medical leave only. (If you become disabled later in your career, this subsidy period increases, based on your years of service at the University.) This means that during the first three months of your leave, you will pay the same amount for your coverage as similarly situated, active University employees. After your subsidy period expires, you may remain in the UPlan by paying the full cost of the coverage.

**Retirement Plan Contributions**

If you are on an active appointment and are participating in the Faculty Retirement Plan at the onset of disability, you will continue to receive a full contribution to your retirement account while you are receiving disability benefits. The amount of contribution will equal 15.5 percent of your covered salary in effect on your last full day of active work.

While the principal features of the Academic Disability Program are described here, these descriptions are subject to all of the terms and conditions of the group disability policies and University policy governing sick and disability leaves. Learn more about your disability coverage at humanresources.umn.edu/disability/academic-disability.
Overview
As you get older, it becomes more likely that you or a dependent will need help with everyday tasks like bathing, dressing, and eating. 70% of people 65 and older can expect to use some form of long-term care during their lives. Long-term care insurance pays for the care that you need when you cannot safely care for yourself, whether it is received at home, in the community, or in a nursing home.

Basic benefit
The University offers a Long-Term Care insurance program with LifeSecure Insurance Company, a wholly owned subsidiary of Blue Cross Blue Shield of Michigan, the largest Blue Cross Blue Shield organization in the United States.

Long-Term Care Insurance is designed to help you protect your retirement savings and other assets. The cost of long-term care services today is around $79,935 per year* and is projected to be $340,000 per year in 30 years*. If you don’t have Long-Term Care Insurance, the money to pay for these expenses may have to come from your savings or your family.

The LifeSecure Long-Term Care Insurance program has a variety of options available to tailor a plan that suits your individual needs.

You can select a total benefit bank between $100,000 and $1 million in today’s dollars. (Policy benefits above $400,000 require full underwriting.) Your monthly benefit can be between $1,000 and $12,000 (1%, 2% or 3% of benefit bank). For example, if you select a total benefit of $150,000 and elect to access 3%, your monthly benefit would be $4,500.

You also have access to more care options including at home, in the community, and in a facility.

Note: Long-Term Care Insurance is temporarily unavailable as LifeSecure is refiling its policy. It will be available again in the first quarter of 2018.

Eligibility
You need to be actively at work for a minimum of 20 hours per week to be eligible for long-term care insurance.

Newly hired employees between the ages of 18 to 65 have 90 days from their date of hire to apply for coverage with simplified underwriting.

Your spouse must show evidence of being actively at work on a full-time basis** to be eligible for simplified underwriting.

If you enroll after 90 days, you will have to complete full medical underwriting to get coverage.

Newly hired employees between the ages of 66 to 79 can apply for coverage with full underwriting.

Eligible family members for long-term care insurance, including spouses, parents, grandparents, in-laws, adult children (18 and over), and siblings can apply with full underwriting.

*Genworth 2014 Cost of Care Survey

**Actively at work on a full-time basis means the applicant is between ages 18-65, is a W2 employee who is regularly working 20 or more hours per week at their usual place of employment and has not been absent from work for longer than five days during the 30 days prior to signing the application. LifeSecure requires a check stub to verify employment for the spouse.

How to enroll
The enrollment process is completed directly with LifeSecure Insurance Company. Visit the LifeSecure enrollment website at www.uofmnltc.com or call the Long-Term Care enrollment line at 855-549-8911 to talk one-on-one with a Long-Term Care enrollment counselor who can answer your questions and help you enroll.
Wellbeing Program

The University of Minnesota Wellbeing Program reflects the University’s goal to support all aspects of your wellbeing, including your physical, emotional, financial, and social health.

By participating in wellbeing activities, you will:
• Save money on your UPlan medical rates
• Earn points for activities you already do to stay healthy
• Have the chance to try out new wellbeing activities at little or no cost

Program year: October 1, 2017, to August 31, 2018
The points you earn from healthy activities add up to real savings on your 2019 UPlan medical rates—either $500 or $750 a year depending on whether you have a spouse who is covered under your UPlan medical plan.

<table>
<thead>
<tr>
<th>If your UPlan coverage is:</th>
<th>You need to earn at least:</th>
<th>To save this amount in 2019:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>500 points</td>
<td>$500</td>
</tr>
<tr>
<td>Employee and Children</td>
<td>500 points</td>
<td>$500</td>
</tr>
<tr>
<td>Employee and Spouse with or without Children</td>
<td>750 points (your spouse can earn up to $250 of these points)</td>
<td>$750</td>
</tr>
</tbody>
</table>

New Employee Eligibility
The date your benefits are effective and when you enroll in benefits determine how you qualify for an annual rate reduction.
• If your UPlan medical plan benefits are effective between June 1 and September 1, 2018, you can reduce your contribution for 2019 when you take the RedBrick Compass® Health Assessment by August 31, 2018, to receive the full incentive of $500 or $750.
• If your UPlan medical plan benefits are effective and/or you enroll on September 1, 2018, or later, you may begin to earn wellbeing points for 2020 starting on October 1, 2018.

Getting started: Register and stay connected
The University has a partner to help deliver the 2017-2018 Wellbeing Program: RedBrick Health. You have access to programs offered by the University and to RedBrick’s engaging online experience, which includes a wide variety of activities to help you earn points and meet your personal wellbeing goals.

While you can participate in the Wellbeing Program in any way you choose, the steps below are a common pathway that works well for many people. You will be able to log in to the RedBrick portal about seven to ten business days after your medical plan benefits become effective.

• Visit UMN.RedBrickHealth.com to register your online account and have complete access to the Wellbeing Program. Or, you can get started over the phone by calling 844-724-8636
• Complete the RedBrick Compass® Health Assessment—a short online questionnaire about your health—to find your strengths and see where you can improve
• Take 15 minutes to review your Compass Health Assessment and/or health screening results over the phone with a RedBrick coach. The coach will help connect you to appropriate programs that best fit your goals, needs, and desires
• Participate in a biometric health screening to get a better picture of your health
• Search Redbrick Journeys with more than 65 different topics for self-paced virtual coaching
• Check other programs including University fitness classes, mindfulness classes, cooking classes, the Fit Choices program, and the bike commuter programs
## 2017-2018 Wellbeing Program Point Structure

<table>
<thead>
<tr>
<th>Category</th>
<th>Program</th>
<th>Points (500/750)*</th>
<th>Campuses Offered: Twin Cities (TC), Crookston (C), Duluth (D), Morris (M), Rochester (R)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Assessments</strong></td>
<td>RedBrick Compass® health assessment</td>
<td>100</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Next-Steps Consult™</td>
<td>50</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Biometric Health Screening</td>
<td>150</td>
<td>All</td>
</tr>
<tr>
<td><strong>Wellbeing My Way</strong></td>
<td>Annual Flu Shot Pledge</td>
<td>25</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Non-Tobacco User Pledge</td>
<td>25</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>RedBrick Track® (1 point per day)</td>
<td>75 maximum</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Self-Reported Volunteer Pledge</td>
<td>25</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Advance Care Directive (Honoring Choices) Pledge</td>
<td>25</td>
<td>All</td>
</tr>
<tr>
<td><strong>Be Active</strong></td>
<td>Bike Commuter (including Nice Ride) (50 rides / 100 rides per program year)</td>
<td>100/150</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Fit Choices Gym Reimbursement (8x per month /12x per month for 6 months)</td>
<td>100/150</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>RedBrick Rally (Challenges: 1-2 per year)</td>
<td>75/150 maximum</td>
<td>All</td>
</tr>
<tr>
<td><strong>Manage Your Health</strong></td>
<td>Weight Watchers On Campus** (14 sessions in 4 months, 2 series maximum)</td>
<td>200/400 maximum</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Healthy Pregnancy (3 phone coaching sessions)</td>
<td>125</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>RedBrick Journeys® (4-6 weeks avg each session; 6 Journeys maximum)</td>
<td>50 each/300 maximum</td>
<td>All</td>
</tr>
<tr>
<td><strong>Coaching and Support</strong></td>
<td>RedBrick Health Coaching (4 phone sessions)</td>
<td>250</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Face-to-Face Health Coaching (4 sessions) - Incl. Stress Mgmt Coaching</td>
<td>250</td>
<td>TC, D, M</td>
</tr>
<tr>
<td></td>
<td>Group Coaching (7 sessions)</td>
<td>250</td>
<td>TC, D, M</td>
</tr>
<tr>
<td></td>
<td>Medication Therapy Management (3 sessions)</td>
<td>150</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Specialty Therapy Management (4 sessions)</td>
<td>150</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Four Cornerstones of Financial Literacy (4 of 4 sessions)</td>
<td>150</td>
<td>TC, D, M</td>
</tr>
<tr>
<td><strong>University Wellbeing Classes</strong></td>
<td>Group Strength Express** (13 of 16 classes, up to 3 sessions per year)</td>
<td>150/450 maximum</td>
<td>TC, D, M</td>
</tr>
<tr>
<td></td>
<td>Heart Rate Express** (13 of 16 classes, up to 3 sessions per year)</td>
<td></td>
<td>TC, M</td>
</tr>
<tr>
<td></td>
<td>Kettlebell Express** (13 of 16 classes, up to 3 sessions per year)</td>
<td></td>
<td>TC, M</td>
</tr>
<tr>
<td></td>
<td>Yoga 101** (13 of 16 classes, up to 3 sessions per year)</td>
<td></td>
<td>TC, D, M</td>
</tr>
<tr>
<td></td>
<td>Cross Training Express** (13 of 16 classes, up to 3 sessions per year)</td>
<td></td>
<td>TC, M</td>
</tr>
<tr>
<td></td>
<td>AquaFit** (13 of 16 classes, up to 3 sessions per year)</td>
<td></td>
<td>M</td>
</tr>
<tr>
<td></td>
<td>Mindfulness at Work** (5 of 6 online sessions)</td>
<td>150</td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>Mindfulness-Based Stress Reduction** (7 of 8 sessions)</td>
<td>150</td>
<td>TC</td>
</tr>
<tr>
<td></td>
<td>Cooking for Wellness - The Basics** (6 of 7 sessions)</td>
<td>150</td>
<td>TC, D, M</td>
</tr>
<tr>
<td></td>
<td>Cooking for Wellness - Getting Creative** (6 of 7 sessions)</td>
<td>150</td>
<td>TC</td>
</tr>
</tbody>
</table>

*Employee only and employee with children coverage can earn 500 points. Employee and spouse (with or without children) can earn 750 points. Spouses may earn 250 of the 750 points. **Programs eligible for 50% reimbursement up to $100. One class within each of the categories of fitness, mindfulness, or cooking classes is eligible for reimbursement per year. Two Weight Watchers series can be reimbursed per year.
EMPLOYEE ASSISTANCE PROGRAM
The Employee Assistance Program (EAP) provides confidential, professional consultation and referral services to address any personal or work concern that may be affecting your wellbeing. You can request up to eight sessions per year. The program is available to all benefits-eligible employees on all system campuses. Your spouse and immediate family members are also eligible for EAP services.

EAP counseling and consultation for work or personal concerns:
- Job concerns and work productivity
- Personal, interpersonal, and work relationships
- Family issues
- Conflict resolution
- Coping with stress
- Adjustment to grief/loss or change
- Mental health
- Chemical health

EAP services are provided by:
Sand Creek
888-243-5744
eap@umn.edu
www.sandcreekeap.com

Sand Creek staff hours are Monday through Friday from 7:30 a.m. to 5:00 p.m. If you need in-the-moment support, counselors are available 24/7 by calling 888-243-5744.

Counseling and consultation services are available via telephone or in-person with a professional counselor. You can schedule appointments with counselors at a location convenient for you across greater Minnesota, in the Twin Cities, or the Twin Cities campus.

FINANCIAL COUNSELING
You and your family members have access to confidential, financial counseling from Financial Choice, an enhanced level of service from LSS Financial Counseling. With more than 27 years of experience, LSS Financial Counseling program is the largest provider of full-service, community-based financial counseling and financial education in Minnesota.

Enhanced services include up to six sessions per year of financial counseling, free and confidential, with a certified financial counselor for issues such as budget & debt counseling; credit report review; student loan repayment counseling; foreclosure prevention; or reverse mortgage counseling. Some other services, such as bankruptcy counseling and debt management plan contracts have a separate fee.

Services are available either in person at various locations around the state, by telephone, or online. You may contact LSS Financial Counseling at 1-800-528-2926 for an individual appointment or visit http://www.lssmn.org/umn/ for personal finance resource sheets, the blog called Sense & Centsability, and debt and budget calculators.

With LSS Financial Counseling, you can work to achieve financial success, whether it is freedom from credit card or student loan debts, improving your credit score, or finding ways to save more for your future.
Overview of Retirement Plans

Overview of retirement plans
The University provides basic retirement plans for both faculty and staff. Participation is mandatory, and there is no waiting period. Your required contributions are taken on a pre-tax basis.

Civil Service and Labor Represented staff
The Minnesota State Retirement System (MSRS), a defined benefit pension plan, is the primary retirement plan for civil service and non-faculty labor represented staff. Retirement deductions are a percentage of total salary and are paid into the Retirement Fund.

This money is credited to your individual MSRS account and is tax sheltered from both federal and state income tax. The employer contribution is not credited to individual accounts. It is used to help pay the monthly annuities and benefits received from the Retirement Fund. Rates are subject to change by the Legislature.

Faculty and Professional & Administrative (P&A) staff
The Faculty Retirement Plan, a 401(a) contribution plan, is the primary retirement plan for faculty members and P&A staff in select classifications who work at least 26.75 standard hours per week for not less than nine months in duration. In addition, you are immediately covered by the Academic Disability Program, which provides medical leave benefits and long-term disability insurance.

Voluntary retirement plans
All faculty, P&A staff, civil service, and labor represented staff members who are paid on a continuous basis are eligible to participate in the two voluntary retirement savings plans – the Optional Retirement Plan and the Section 457 Deferred Compensation Plan. If you wish to increase the amount you are saving for retirement, you may contribute to one or both of these plans.

You can contribute, in each calendar year, the amount allowed under the federal limits. Contributions may be invested in any of more than 300 no-load investment options offered by leading insurance and mutual fund companies.

You pay no federal or state income taxes on the money you put into the plans or on any investment gains until you withdraw funds. And because your contributions are tax deferred, you reduce your taxable income and pay less in taxes on your take-home pay.

You can increase or decrease your contributions during the year. You may also stop contributions and restart them at a future date.

Which plans allow a rollover of money from a previous qualified retirement plan?
If you want to consolidate your retirement investments, and you have the Faculty Retirement Plan, you are allowed to roll funds into your University account. However, neither MSRS nor the voluntary retirement plans accept rollovers.

For more information
For more detailed information about the basic retirement plan available to you, refer to the Employee Benefits website at humanresources.umn.edu/employee-benefits/retirement.

To request an enrollment kit for either of the two voluntary retirement savings plans, also go to the website. Allow about four weeks for your Optional Retirement Plan enrollment and up to eight weeks for your Section 457 Plan enrollment to be completed. Applications received after November 28 may apply to the next calendar year.
Important Notice from the UPlan Medical Program

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 Guide for UPlan Benefits Enrollment 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.

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.

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: November 2017
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

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 for retirees over age 65, 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
Contact the University of Minnesota Employee Benefits Service Center by calling 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).

This guide provides an overview of the benefits available to you as an eligible University employee.

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

If there are any differences between this guide and the Summaries, the Summaries 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, eoaas@umn.edu. Website at www.eoaas.umn.edu.

This publication/material is available in alternative formats upon request. Please contact Susan Diekman, Office of Human Resources, diekm003@umn.edu or 612-626-9824.