

Annual Enrollment Overview

2025 Annual Enrollment



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**Today we'll
talk about...**

Introduction

- What is Annual Enrollment?
- What is new for 2025?

Insurance and account options

- Medical
- HSAs and FSAs
- Dental and vision
- Life and disability
- Other benefits

Enrollment documentation

Conclusion



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What is Annual Enrollment?

- The period of time during which faculty, staff and other eligible parties are able to make changes to their insurance plan elections*
- Generally, two weeks each fall; this year, **October 21 – November 1, 2024**, for all benefit-eligible faculty, staff and retirees**

* Some changes may be made outside of Annual Enrollment if you have experienced a qualified family/employment status change.

** Retirees are not eligible for some things discussed in this presentation, such as a pre-tax premium and some decision-making tools geared for employees' insurance options. Retirees will receive their own decision-making guides in the mail.



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New for 2025

Monthly premiums

Premium amounts vary depending on plan type and coverage level.

Medical plans: Increases from \$3-\$34 a month.

Dental plans: Increases from \$0.33-\$10.62 a month.

Prescription-related changes

increases across Custom Network and PPO Plans.

Prescription out-of-pocket maximum increases to \$5,450/self and \$10,900/family.

Minimum dollar threshold for prescription retail maintenance medications increases \$5-\$20 depending on prescription type.

Annual contribution limits

IRS-approved increases for tax-favored accounts.

Health Savings Account: Increase to \$4,300/individual and \$8,550/family.

Health Care Flexible Spending Account: Increase to \$3,200.



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Insurance Options

Medical Plan Options



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Medical insurance options and premiums

Medical plan option	Coverage level	You pay in 2024 (monthly premium)	You will pay in 2025 (monthly premium)
Healthy Savings Plan <ul style="list-style-type: none"> Lowest premium Combined medical and R deductible HSA w/ University contribution Broad network 	Self	\$62	\$65
	Self and spouse	\$177	\$185
	Self and children	\$156	\$164
	Self and family	\$303	\$317
Custom Network Plan <i>(Columbia and St. Louis area)</i> <ul style="list-style-type: none"> Mid-level premium Medical deductible; separate R deductible Focused network <ul style="list-style-type: none"> <i>Columbia:</i> MU Health providers <i>St. Louis:</i> Mercy health providers Other providers are considered out-of-network, even if they accept UHC 	Self	\$92	\$96
	Self and spouse	\$259	\$271
	Self and children	\$242	\$253
	Self and family	\$437	\$457
PPO Plan <i>(includes Tiered PPO)</i> <ul style="list-style-type: none"> Highest premium Medical deductible; separate R deductible Broad network <p><i>Tiered Feature: In-network providers are divided into categories to provide opportunity for savings on copays and coinsurance</i></p>	Self	\$187	\$196
	Self and spouse	\$457	\$479
	Self and children	\$435	\$455
	Self and family	\$735	\$769



Side-by-side comparison of medical plans

What you pay for in-network coverage

	Healthy Savings Plan	Custom Network Plan <i>(Columbia & St. Louis)</i>	PPO Plan	Tiered PPO Plan <i>(Counties near KC and Rolla)</i>
Medical deductible	\$1,750/self \$3,500/family* <i>(combined medical and Rx)</i>	\$200/self \$600/family*	\$800/self \$2,400/family*	\$500/self \$1,500/family*
Co-insurance		10% co-insurance after deductible	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Primary care visit		\$15 copay/visit <i>(incl. Mizzou Quick Care)</i>	\$20 copay/visit	Tier 1 (♥♥): \$15 copay/visit Tier 2 (♥): \$30 copay/visit
Specialist office visit		\$40 copay/visit	\$40 copay/visit	Tier 1 (♥♥): \$35 copay/visit Tier 2 (♥): \$45 copay/visit
Urgent care		\$50 copay/visit	\$50 copay/visit	\$50 copay/visit
Lab and x-ray	15% after deductible	\$5 copay/basic \$100 copay/advanced	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Outpatient visit		10% co-insurance after deductible	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Inpatient visit <i>(includes maternity delivery)</i>		10% co-insurance after deductible	20% co-insurance after deductible	Designated Network: 10% co-insurance after deductible Network: 20% co-insurance after deductible
Emergency room		\$250 copay/visit after deductible	\$250 copay/visit after deductible	\$250 copay/visit after deductible
Ambulance		\$200 copay/occurrence after deductible	\$200 copay/occurrence after deductible	\$200 copay/occurrence after deductible

*Considerations for “self” and “family” are different for the Healthy Savings Plan than for the Custom Network Plans and the PPO Plans. See the glossary (umurl.us/glossary) for details.



Side-by-side comparison of medical plans

What you pay for in-network coverage

	Healthy Savings Plan	Custom Network Plan <i>(Columbia & St. Louis)</i>	PPO Plan <i>(Includes Tiered PPO Plan)</i>
Medical deductible	\$1,750/self \$3,500/family* <i>(combined medical and prescription)</i>	\$200/self \$600/family*	<i>Tiered PPO Plan</i> \$500/self; \$1,500/family* <i>PPO Plan</i> \$800/self; \$2,400/family*
Prescription deductible		Retail: \$50/person Mail-order: \$0/person	Retail: \$75/person Mail-order: \$0/person
Medical plan out-of-pocket limit	\$3,750/self \$7,500/family* <i>(combined medical and prescription)</i>	\$3,750/self \$7,500/family*	\$3,750/self \$7,500/family*
Prescription drug out-of-pocket limit		\$5,450/self \$10,900/family*	\$5,450/self \$10,900/family*

*Considerations for “self” and “family” are different for the Healthy Savings Plan than for the Custom Network Plans and the PPO Plans. See the glossary (umurl.us/glossary) for details.



Side-by-side comparison of medical plans

What you pay for in-network coverage

	Healthy Savings Plan	Custom Network Plan <i>(Columbia & St. Louis)</i>	PPO Plan <i>(Includes Tiered PPO Plan)</i>
Prescription drug out-of-pocket limit	\$3,750/self \$7,500/family* (combined medical and prescription)	\$5,450/self \$10,900/family*	\$5,450/self \$10,900/family*
Prescription drug: Non-Maintenance Retail <ul style="list-style-type: none"> Formulary generic Formulary brand Non-formulary brand 	15% after deductible	Greater of: <ul style="list-style-type: none"> \$10 copay or 20% coinsurance \$30 copay or 25% coinsurance \$50 copay or 50% coinsurance 	Greater of: <ul style="list-style-type: none"> \$10 copay or 20% coinsurance \$30 copay or 25% coinsurance \$50 copay or 50% coinsurance
Prescription drug: Maintenance Retail <ul style="list-style-type: none"> Formulary generic Formulary brand Non-formulary brand 	15% after deductible	Greater of: <ul style="list-style-type: none"> \$15 copay or 25% coinsurance \$40 copay or 30% coinsurance \$60 copay or 55% coinsurance 	Greater of: <ul style="list-style-type: none"> \$15 copay or 25% coinsurance \$40 copay or 30% coinsurance \$60 copay or 55% coinsurance
Prescription drug: Mail** <ul style="list-style-type: none"> Formulary generic Formulary brand Non-formulary brand 	15% after deductible	Greater of: <ul style="list-style-type: none"> \$20 copay or 20% coinsurance \$60 copay or 25% coinsurance \$100 copay or 50% coinsurance 	Greater of: <ul style="list-style-type: none"> \$20 copay or 20% coinsurance \$60 copay or 25% coinsurance \$100 copay or 50% coinsurance

*Considerations for “self” and “family” are different for the Healthy Savings Plan than for the Custom Network Plans and the PPO Plans.

See the glossary (umurl.us/glossary) for details.

** 90-day fill/refill for mail orders; includes MUHC pharmacies.



Medical provider lookup options



myUHC

www.myuhc.com



University-customized
UHC site

www.whyuhc.com/universitymissouri

Information for the 2025 plan year will be available on the whyuhc.com/universitymissouri website beginning October 1, 2024.



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Virtual visits

Lower cost than urgent care or emergency room

- Talk to a doctor from your mobile device or computer without an appointment, any time
- Great option when your doctor is not available or if you get sick while traveling with a non-emergency health situation

Accessing virtual visits

- Columbia CNP can access through MUHC's video visits portal
- All other plans can access through myuhc.com or the United Healthcare App

Conditions commonly treated

- Cold, flu, bronchitis, pink eye, rash, sinus problems, sore throat, etc.

Learn more at umurl.us/virtualvis



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Prescription options

Retail pharmacy

- Physical pharmacy you walk into
- Supply limited to 31 days

Mail-order pharmacy

- Send prescriptions directly to your home, up to 90-day supply
- Ideal for maintenance medications or long-term therapies
- Receive a 90-day supply for the same cost as 60-day supply

Mizzou Pharmacy

- Treated as mail-order, meaning prescriptions offered at the same reduced mail-order cost


Specialty pharmacy services

- Supplied by Accredo for all plans
- Healthy Savings Plan, Custom Network Plan-Columbia and PPO Plan participants members may also use Mizzou Pharmacy




Prescription pharmacy lookup and pricing

Let's keep your knowing growin



Understand pharmacy benefits


Learn more about how pharmacy benefits work and the ways they can help you save on costs.

[Visit Your Express Scripts Prescription Benefits](#) 


We're partnering with Curators of the University of Missouri to manage your pharmacy benefits.

Explore your plan options.

Plan Year

Select Year 

Select Plan

Select 

[View Details](#)

Explore plan details

 Benefits Overview

 Price a Medication

 Find a Pharmacy

University-customized UHC site
www.whyuhc.com/universitymissouri





Get more out of your health plan benefits with these 2 handy digital tools



The UnitedHealthcare® app and myuhc.com®

Whether on the go or online, you'll have access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Quickly compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add your plan details to your smartphone's digital wallet

Register once to access both tools

Start by downloading the UnitedHealthcare app or going to myuhc.com and then:

- Tap **Register Now** on the app, or select **Register** on the website
- Fill in the required fields and create your username and password
- Enter your contact information and select SMS text or phone call for two-factor authentication—then, agree to the terms and conditions
- Opt in to paperless delivery from your communication preferences

Now you're registered for—and connected to—the app and the website.

Get connected



Scan this code to download the app and register, or visit myuhc.com

United
Healthcare

One Pass Select™

Flexible fitness options for all

Being healthy shouldn't be a grind. It should involve trying new things, exploring new foods and pushing yourself to be slightly better than you were the day before.

With One Pass Select, our mission is to make being healthy fun for all. No matter your current fitness level, we have a wide variety of activities to challenge you and your eligible family members (18+). From strength training and swimming, to yoga and spin classes, you can try new things and push yourself physically and mentally. And that's not all. Get access to digital fitness apps and home grocery delivery to make it even more convenient to become a better you.



Choose the membership* that fits your lifestyle

\$34/Mo

Classic

12,000+ gym locations

\$69/Mo

Standard

13,500+ gym and premium locations

\$109/Mo

Premium

16,000+ gym and premium locations

\$159/Mo

Elite

18,000+ gym and premium locations

***An enrollment fee may apply.**


Or get started with a digital-only plan for \$10/Mo.

All tiers Classic or above come with grocery and home essentials delivery at no extra cost.


One Pass Select is simple to set up

Your One Pass Select member code is a single code that will get you access to any fitness location in your chosen network tier. Additionally, use it for online fitness vendors and other One Pass offerings.

1. Go to OnePassSelect.com
2. Click "Get Started"
3. First time visitors, follow the prompts to register. Returning users log in with email and password
4. Get your One Pass Select member code on the dashboard page
5. Click "How to use code" to learn more about how to use your unique One Pass Select member code to access all of your services



Get started today
Visit OnePassSelect.com



May be used for membership at multiple gyms.

2025 fees are displayed.

Note this is a price increase of \$5/Mo for Classic and Standard plans, \$10/Mo for Premium plan, and \$15/Mo for Elite plan.

Questions about your health plan? We've got answers.

Help is just a call away

Whether you have questions about a new claim, need to find a doctor or just want to better understand your plan benefits, our Advocates are here to help. Get help finding care, making sense of a bill, accessing plan benefits you didn't know were there and a whole lot more.

We simplify the health care experience and help you:

- Understand your benefits and claims
- Learn more about your prescriptions*
- Find support if you have a child with complex needs**
- Get answers about a bill or payment
- Locate care and cost options
- Explore your plan's health and well-being benefits

Lean on us

Advocacy support is easy to access and focused on you. Get the most out of your plan benefits—and your health.



Care whenever you need it

Try 24/7 Virtual Visits to speak with a doctor anytime, virtually anywhere, from your mobile device or computer. To get started, sign in at myuhc.com®.



Connect with us

Call the number on your health plan ID card, sign in to myuhc.com and click on Chat, or open the UnitedHealthcare® app for assistance on the go.



There
for what
matters™



Give your wellbeing a boost with Calm

Find your way to less stress, better sleep and a happier, healthier you

You may have heard about or even used the Calm app. Now you have access to its most popular features and much more – available at no cost to you as part of your benefits. Calm can help you tackle stress, get a good night's sleep and feel more present in your life. You also can use it to build coping skills and resiliency to navigate life's uncertainties. And it's all self-paced with audio and video tools, so you can focus on what matters most to you, wherever you are and at your own speed, 24/7.



Relieve stress and anxiety

Explore practical tools, breathing exercises and quick courses designed to help you manage symptoms of stress and anxiety and help to settle them in the moment.



Sleep better

Relax and fall asleep more easily with soothing sleep stories read by celebrities, meditations, natural sounds and exclusive music selections.



Live more mindfully

Get daily mindfulness, wisdom and encouragement to quiet your mind, build healthy habits and nurture positivity with short, guided sessions and courses.

Ready to get started?



Scan the QR code
or go to livesandworkwell.com.

To begin, enter your HealthSafe
ID or company access code

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Available 24/7 | Confidential | No additional cost



Get fit. Get results.



Fitness should be easy, flexible and doable for everyone. Real Appeal® is an online weight management and healthy lifestyle program designed to spark a healthy transformation—at no additional cost to you and eligible family members. It all starts with simple, realistic goals.

Support to get you moving:



Fitness on Demand™

Fitness on your schedule

Get moving and motivated with hundreds of on-demand workouts, available anytime, anywhere, at no additional cost.



Online coaching

Get personalized tools

Set fitness goals and track progress with the help of a coach.



Success kit

Crush your fitness goals

Start your health journey with scales, a balanced portion plate and access to online fitness content.

You and eligible family members have access to Real Appeal®, a proven program built to help you succeed through workouts, ongoing support and helpful resources — at no additional cost as an eligible member.

Sign up today

Visit umissouri.realappeal.com or scan the QR code



Have your health insurance ID card handy when enrolling.

HSA and FSA

2025 Annual Enrollment



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Health savings account (HSA)



For medical, prescription, dental and vision expenses



Tax-free deposits, interest and withdrawals
(for eligible expenses)



Unused funds roll over from year to year



Amounts over \$2,000 may be invested in stocks, mutual funds and other investment vehicles



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Health savings account (HSA)

Eligibility requirements

- Must be in a high-deductible plan on the first day of the month
(The Healthy Savings Plan is the university's IRS-designated high-deductible plan)
- Cannot be claimed as a dependent on some else's taxes
- Other coverage may disqualify you
- You or your spouse may not be enrolled in a general-purpose health care flexible spending account (FSA)

Funds must be available in account prior to use

If you leave, switch plans or retire, funds stay with you

Learn more at umurl.us/HSA



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Health savings account (HSA)

University contributes seed money in one lump sum

- Self: \$400
- Self and spouse: \$800
- Self and children: \$800
- Self and family: \$1,200

Option to contribute money pre-tax via payroll deduction, up to IRS limit:

- \$4,300 per individual
(\$1,000 additional catch-up for 55 or older)
- \$8,550 per family
(\$1,000 additional catch-up for 55 or older)

**If switching from a Health FSA to an HSA in 2025, your FSA must have a zero balance by 12/31/24, or contributions to your HSA will not begin until 04/01/25.*

Learn more at umurl.us/HSA



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Health savings account (HSA)

Example #1- From Custom Network, self and children coverage

- Premiums: \$253 (CNP) - \$164 (HSP) = \$89 lower
- Seed money from university: \$800
- Contribution via payroll deduction: \$89/month; \$1,068/year

\$1,868
Total 2025
HSA contribution

Example #2- From Custom Network, self and family coverage

- Premiums: \$457 (CNP) - \$317 (HSP) = \$140 lower
- Seed money from university: \$1,200
- Contribution via payroll deduction: \$140/month; \$1,680/year

\$2,880
Total 2025
HSA contribution

Example #3- From PPO, self coverage

- Premiums: \$196 (PPO) - \$65 (HSP) = \$131 lower
- Seed money from university: \$400
- Contribution via payroll deduction: \$131/month; \$1,572/year

\$1,972
Total 2025
HSA contribution

Example #4- From PPO, self and family coverage

- Premiums: \$769 (PPO) - \$317 (HSP) = \$452 lower
- Seed money from university: \$1,200
- Contribution via payroll deduction: \$452/month; \$5,424/year

\$6,624
Total 2025
HSA contribution



Flexible spending account (Health Care FSA)

Eligibility requirements

- Cannot be enrolled in the Healthy Savings Plan
- If you leave the university, you will no longer be eligible to participate
Any remaining funds can only be used for expenses incurred prior to coverage end date
- Enrollment does not automatically roll over year-to-year
*If you wish to contribute funds in 2025, you **must re-enroll** during Annual Enrollment*

Using funds

- University does not contribute
- Can contribute money pre-tax via payroll deduction, up to IRS limit
\$3,200 per individual
- For medical, prescription, dental and vision expenses
- Cannot roll over funds
2.5 month grace period allows extra time to incur expenses through March 15 of following year
- ASI FlexCard option

** If you have an FSA in 2024 and are changing to the Healthy Savings Plan with an HSA in 2025, your 2024 FSA must have a zero balance by December 31. A balance of any other amount will prevent you and the university from contributing to your HSA until April 1.*



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Flexible spending account (Dependent Care FSA)

Eligibility requirements

- Can be enrolled in any medical plan
- If you leave the university, you will no longer be eligible to participate
Any remaining funds can only be used for expenses incurred prior to coverage end date
- Enrollment does not automatically roll over year-to-year
*If you wish to contribute funds in 2025, **you must re-enroll** during Annual Enrollment*

Using funds

- University does not contribute
- Can contribute money pre-tax via payroll deduction, up to IRS limit
\$5,000 per individual
- For childcare and/or elder care dependent expenses
- Cannot roll over funds
2.5 month grace period allows extra time to incur expenses through March 15 of following year



Insurance Options

Dental, Vision, Life and Disability Plans



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Dental insurance options and premiums

Dental plan option	Coverage level	You pay in 2024 (monthly premium)	You will pay in 2025 (monthly premium)
Base Plan	Self	\$15.53	\$15.86
	Self and spouse	\$31.05	\$31.72
	Self and children	\$37.68	\$38.49
	Self and family	\$53.21	\$54.35
Buy Up Plan	Self	\$26.18	\$28.83
	Self and spouse	\$52.30	\$57.61
	Self and children	\$82.85	\$90.68
	Self and family	\$111.04	\$121.66



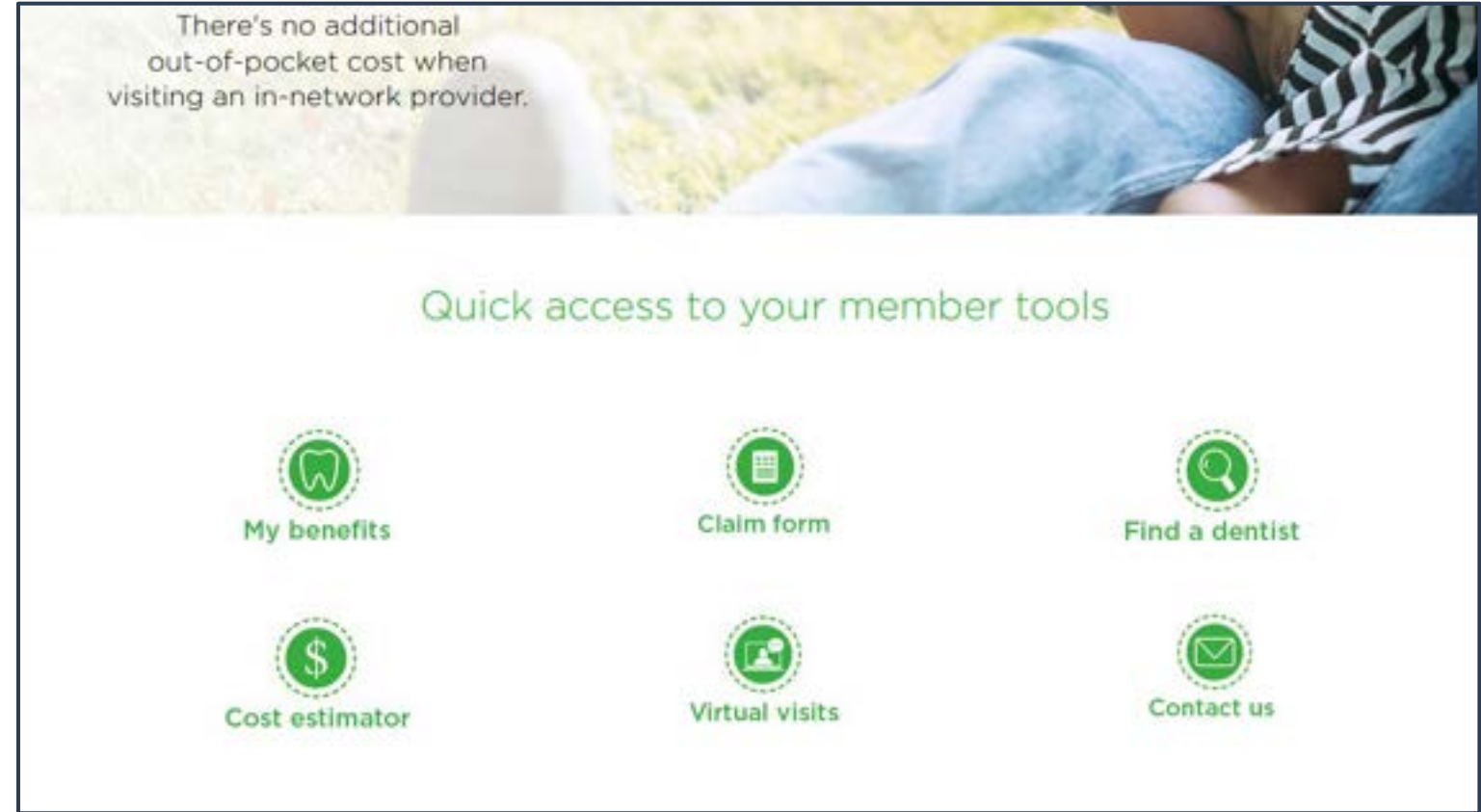
Side-by-side comparison of dental plans

2025 Dental plan options

	Base Plan	Buy Up Plan
Deductible	\$100/person \$300/family	\$50/person \$150/family
Preventive services	100% (no deductible)	100% (no deductible)
Basic services	80% after deductible	80% after deductible
Major services	50% after deductible	50% after deductible
Annual maximum	\$1,500 per calendar year for each covered individual	\$2,000 per calendar year for each covered individual
Orthodontia services	N/A	50% (no deductible)
Orthodontia lifetime maximum	N/A	\$1,500 per lifetime for each covered individual
Orthodontia eligibility	N/A	Adults and children



Dental provider lookup



University-customized Delta Dental site

www.deltadentalmo.com/um



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Vision Plan

	Coverage level	You pay in 2024 (monthly premium)	You will pay in 2025 (monthly premium)
Vision Plan	Self	\$5.06	\$5.06
	Self and spouse	\$10.08	\$10.08
	Self and children	\$11.00	\$11.00
	Self and family	\$17.41	\$17.41



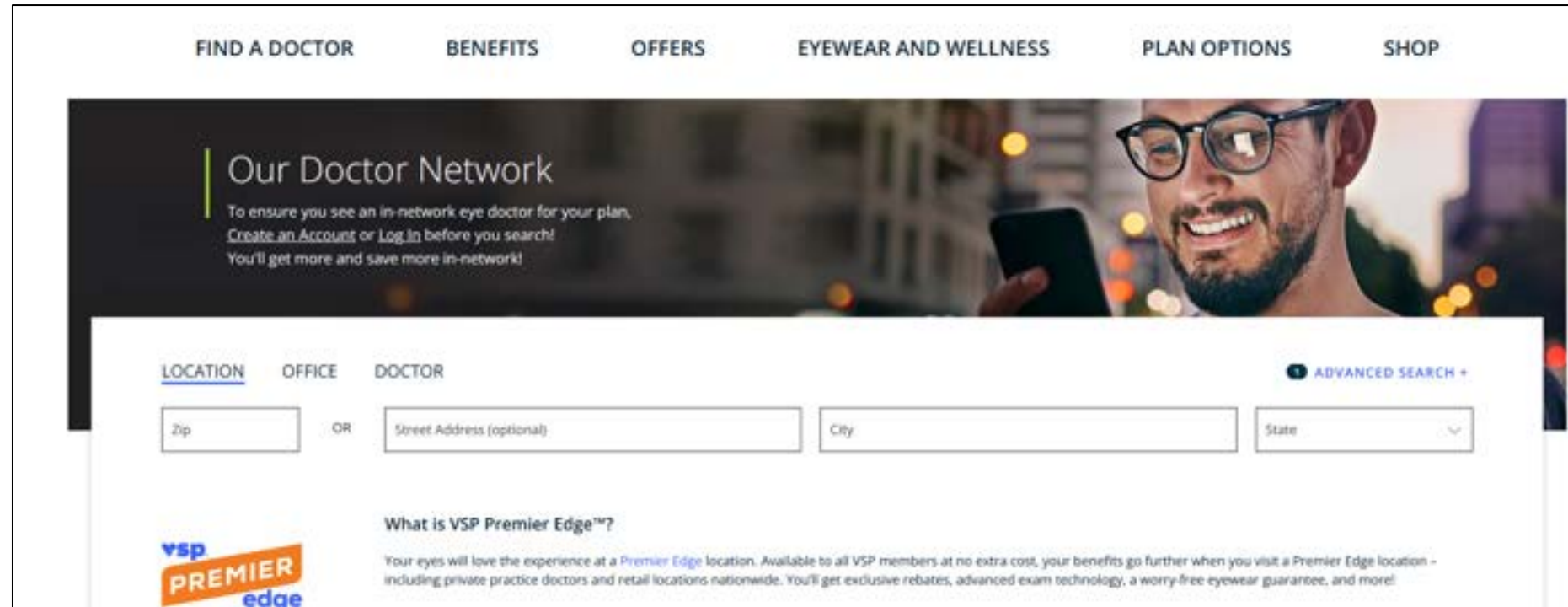
Vision Plan

Benefit	Description	Copay	Frequency
Well vision exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness 	\$10	Every calendar year
Essential medical eye care	<ul style="list-style-type: none"> • Retinal screening for members with diabetes • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or disease, glaucoma and more • Coordination with medical coverage may apply; ask your VSP doctor for details 	\$0 per screening \$20 per exam	Available as needed
Rx glasses		\$25	
Frame	<ul style="list-style-type: none"> • \$190 featured frame brands allowance • \$140 frame allowance • 20% savings on the amount over your allowance • \$75 Costco/Walmart/Sam's frame allowance 	Included in prescription glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocals, lined trifocal and lenticular lenses • Polycarbonate lenses- Children • Standard progressive lenses • Tint (Pink I and II) 	Included in prescription glasses	Every calendar year
Lens enhancements	<ul style="list-style-type: none"> • Premium and custom progressive lenses • UV protection • Tint (solid and gradient) • Scratch-resistant coating • Photochromic lenses • High-index lenses • Polycarbonate lenses- Adult • Average savings of 30% on other lens enhancements 	\$95-\$175 \$10-\$17 \$15-\$17 \$17-\$33 \$41-\$85 \$75 \$56-\$60 \$31-35	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$140 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Necessary contact lenses 	Up to \$40 \$25	Every calendar year
Lightcare	<ul style="list-style-type: none"> • \$140 allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$25	Every other calendar year

*Group Authorized Providers (GAP), such as Mason Eye, have some limitations on services. See umurl.us/vision for more information.



Vision provider lookup



University-customized VSP site

universityofmo.vspforme.com

VSP Choice Plan



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Life and disability insurance

Employees have several options for life insurance to help give peace of mind.

Basic Life and Short-Term Disability (benefit-eligible staff and certain non-regular academic employees) have options that are 100% university-paid—available at no cost to you.

Other voluntary life and disability plan options are also available. The university does not subsidize premiums for these plans but negotiates to offer them at a reduced cost.

MetLife administers all Life, Short-Term Disability, Long-Term Disability and Accidental Death and Dismemberment insurance options.

Learn more: umurl.us/dlins.



Enrollment Documentation

2025 Annual Enrollment



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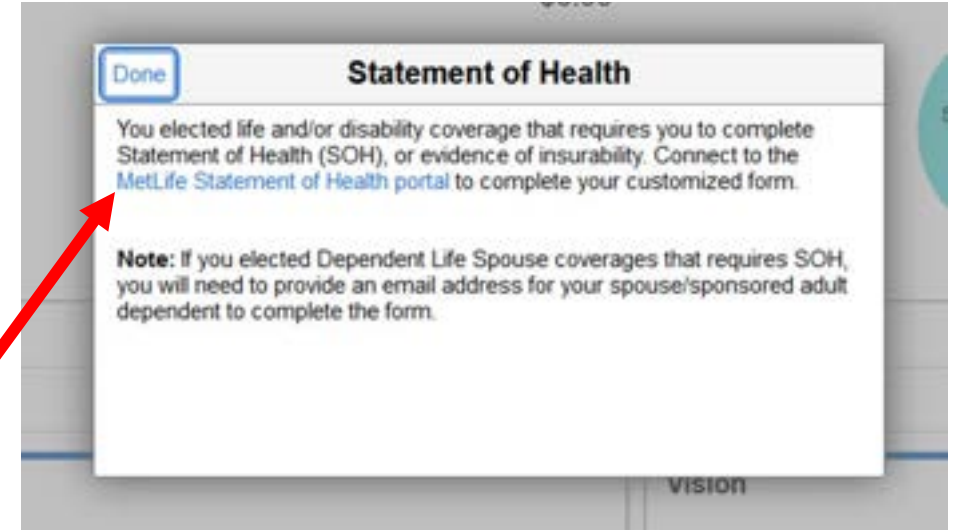
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Statement of Health

If a **Statement of Health (SOH)** form is required, you will receive a pop-up message after you click “Submit Enrollment” and “Done”.

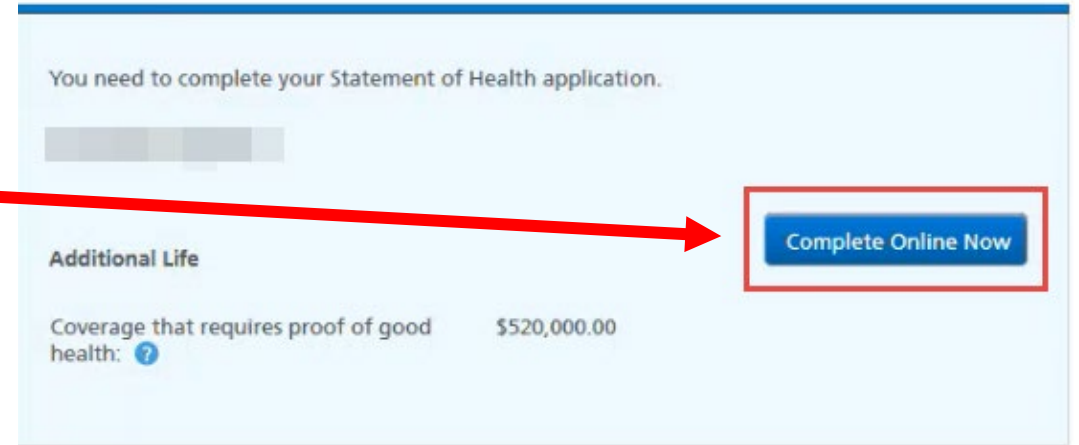
- The pop-up will contain a hyperlink to connect you to your customized form on MetLife’s portal.



Statement of Health

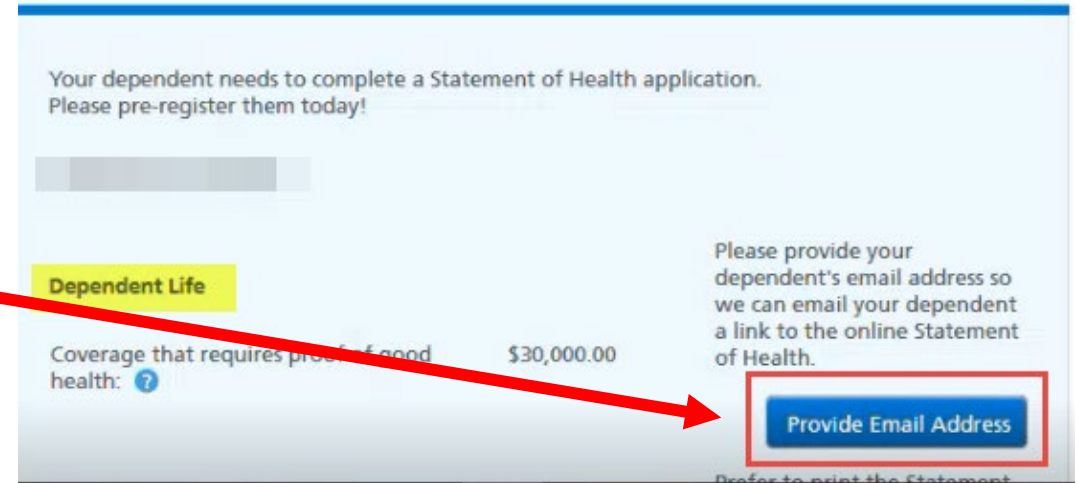
Employee Coverage

- Click the blue button to complete your SOH application



Dependent Life-Spouse

- you will need to provide an email address for your spouse or sponsored adult dependent to complete the form.



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Enrollment confirmation

Confirmation email

- When you submit your enrollment in myHR, an email confirmation will be sent to your university email account
- If you don't receive an email, you have not completed your enrollment

Confirmation statements

- Contains a summary report of your enrollments
- Available in myHR in mid-December
- An email will be sent to your university email account once your confirmation statement is ready to be viewed and printed in myHR



Proof of Relationship requirement

Proof of Relationship must be provided for any new dependents enrolled

- After Annual Enrollment ends, you have 31 days to provide required documentation
- If documentation is not submitted by December 2, 2024, dependent(s) will be removed from coverage

Form and accepted documentation can be found online

Learn more at umurl.us/proof



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Other Benefits

Voluntary Retirement Plans, Tuition Assistance, Public Service Loan Forgiveness and Employee Assistance Program



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Voluntary Retirement Plans

- All employees, regardless of benefit eligibility, are able to participate in University-sponsored voluntary retirement plans

457(b) Plan

May increase or decrease contribution percentage at any time

Pre-tax deferrals

403(b) Plan

May increase or decrease contribution percentage at any time

Pre-tax or Roth (after-tax) deferrals



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Voluntary Retirement Plans

umurl.us/Fidelity

Fidelity NetBenefits®

FAQs

Log in

Username

Password

Remember my username

Log in

[Forgot username or password?](#)

New to Fidelity NetBenefits®? [Register as a new user](#)

Explore investment options

Name beneficiaries

Review contribution and account details



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Retirement Planning

Fidelity Resources

- One-on-one consultations with Fidelity Workplace Financial Consultants
- Live and on-demand workshops
- Online resources and tools

Visit umurl.us/RetConsult to learn more.

University Resources

- Three-part virtual seminar series
 1. *Planning for and preserving retirement savings*
 2. *Navigating Social Security and Medicare*
 3. *The University's retirement plans*
- Designed for those within 10 years of retirement but all are welcome to attend.

Visit umurl.us/RetSem to learn more.



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Other benefits

Tuition Assistance*

- Available for UM college credit courses offered through all UM Campuses and online learning.
- Deadlines for requests are due mid-semester. Visit umurl.us/tuition for more.
 - Active employees: 75% of tuition/supplemental fees.
 - Spouse/dependents**: 50% tuition waived for UM System college-level credit courses up to a total of 140 credit hours.
 - Retirees: 100%

Public Service Loan Forgiveness (PSLF)

- If you work for the university and have federal student loans, you may qualify for loan forgiveness. Visit umurl.us/EmpRel for more.

Employee Assistance Program

- Confidential, professional service provided to employees and their household members. Visit umurl.us/EAP for more.

* Eligibility requirements apply; visit umurl.us/tuition for information on eligibility and other deadlines.

**Eligible employee must have one year of continuous full-time service in a fully benefit-eligible position before spouse/dependents are eligible



Conclusion

2025 Annual Enrollment



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Insurance- related notices

Notices will be made available during the enrollment process in myHR:

- Women's Health and Cancer Rights Act of 1998
- Your Right to Receive A Notice of Privacy Practices
- Notice to Employees of Coverage Options
- Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)
- Medicare Modernization Act (MMA)
- Newborns' and Mothers' Health Protection Act of 1996

Notices are also always available online

Learn more at umurl.us/notices



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There's help!

Our university benefits website has many of the answers you're looking for. Regularly check the Annual Enrollment webpage at: umurl.us/enrollment

- Updates will always appear there
- Schedule one-on-one meetings with your campus HR Generalist
- If you do not wish to make changes to your elections, no action is required on your part. The benefit elections you made in 2024 will continue into 2025, with the exception of a Flexible Spending Account (FSA), which requires re-enrollment each year.

Need help along the way?

- Submit a question through [AskHR](https://askhr.umsystem.edu) (askhr.umsystem.edu); or
- contact the [HR Service Center](https://umurl.us/hrsc) (umurl.us/hrsc); or
- reach out to your [HR Generalist](https://umurl.us/cbr) (umurl.us/cbr) for assistance.

UnitedHealthcare has tools available to help

- Visit the Annual Enrollment webpage for a list

Remember to review and make changes between October 21 and November 1!



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Visit umurl.us/enrollment for more information

HR Service Center

umurl.us/hrsc

(573) 882-2146

hrservicecenter@umsystem.edu

awhelan@umsystem.edu



Andrea Whelan, HR Generalist



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