



Office of Human Resources

UNIVERSITY OF MINNESOTA

Driven to Discover®

A woman with dark braids is sitting at a desk, looking at a laptop. Another person's arm is visible next to her, suggesting a collaborative work environment. The background is a bright, modern office space.

# NEW EMPLOYEES GUIDE FOR BENEFITS ENROLLMENT

Enroll in Benefits for 2023

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# New Employee Benefits Enrollment

## ARE YOU ELIGIBLE FOR UNIVERSITY 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 University 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
3. Your appointment will last for three months or longer

## YOUR OPTIONS AS A NEW EMPLOYEE

Your benefit options are:

- Medical coverage
- Dental coverage
- Basic life insurance
- Additional life insurance, including Additional Employee Life, Spouse Life, and Child Life
- 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 care Flexible Spending Accounts

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. You also pay the full cost of any optional life insurance and disability coverage you select. If your appointment is 50% to 74% time, you will pay the full cost of all the benefits in which you enroll.

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.

## FOLLOW THE STEPS IN MYU TO ENROLL

[www.myu.umn.edu](http://www.myu.umn.edu)

1. Log in to MyU with your internet ID and password. Have your Duo device ready.
2. Select “My Benefits” from the choices on the left side of the screen.
3. Select “Benefits Enrollment.”
4. Select the open 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 (for example, 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.

**You need to select your coverage within the first 30 days of your employment or newly benefits-eligible position.**

# New Employee Benefits Checklist

**Enroll in your employee benefits on MyU within the first 30 days of your employment.** This sign-up includes medical and dental benefits, as well as voluntary coverage for disability insurance and additional life insurance. Use this guide and [z.umn.edu/benefits](http://z.umn.edu/benefits) to compare your benefit options.

» Things to have ready when you enroll, if applicable:

- Do you have your dependents' dates of birth and Social Security numbers?
- Do you know your maximum short- and long-term disability amount?
- Do you know your maximum optional life and spouse life insurance amounts?
- If you're enrolling in Medica Elect & Essential, have you decided on your primary care clinic? Find primary care clinic code options at [z.umn.edu/medicalbenefits](http://z.umn.edu/medicalbenefits).

Go to MyU, click on My Info, and check that your home address and other contact information are correct. This will help insurance cards and other important information get to your correct address.

Consider a Flexible Spending Account (FSA) if you would like to save pre-tax dollars for child care, medical, or dental expenses. If you enrolled in a Flexible Spending Account, go to [z.umn.edu/flexspending](http://z.umn.edu/flexspending) and learn how to access your FSA account and submit claims online.

If you're enrolling in the Medica HSA health plan, think about how much money you would like to add to your Health Savings Account (HSA). Learn more on page 23.

Understand how to access the tools and resources to use your benefits:

- » Check the biweekly costs of your benefits, throughout this book or on the website at [Z.umn.edu/Benefits](http://Z.umn.edu/Benefits), to understand your paycheck deductions.
- » Check that your preferred care providers are included in the medical and dental plans in which you're enrolling.
- » Understand the significant cost impact to you for going out-of-network in your medical and dental plans.
- » Determine your life insurance and retirement plan beneficiary information.
- » Understand your access to your counseling options through the Employee Assistance Program by Sand Creek, Financial Counseling by Fidelity, and Financial Counseling by LSS.

Submit your dependent documentation. Learn more on page 7 of this guide.

Enroll in any optional retirement plan for which you are eligible and would like to participate.

Review the University of Minnesota Wellbeing Program and understand how to participate.

Understand the next opportunity to enroll in benefits is during Open Enrollment for the next calendar year, unless you experience a qualifying life event known as a family status change, such as marriage or the birth or adoption of a child. Learn more on page 6 of this guide.

# 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](http://www.medica.com/uofm)

952-992-1814 or 1-877-252-5558

TTY: 711

**Delta Dental:** [www.deltadentalmn.org/uofm](http://www.deltadentalmn.org/uofm)

651-406-5916 or 1-800-553-9536

TTY: 711

**Prime Therapeutics:** [www.myprime.com](http://www.myprime.com)

1-800-727-6181

## FOR MORE INFORMATION

Contact the Office of Human Resources if you have benefits questions:

- Call 612-624-8647 or 1-800-756-2363. Regular office hours are from 8:00 a.m. to 4:30 p.m., Monday through Friday
- Email: [benefits@umn.edu](mailto:benefits@umn.edu)
- Website: [hr.umn.edu/benefits](http://hr.umn.edu/benefits)

## 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 the OHR Contact Center to request an enrollment form and the rate for waiting period medical coverage.

## Waive benefits or do not enroll

You can elect to waive 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.

## Your benefits and payroll taxes

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

## WHEN COVERAGE BECOMES EFFECTIVE

Your coverage will become effective on the first day of the month following your first day of employment or newly benefits-eligible position. 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.

### 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

# New Employee Benefits Enrollment

## When coverage becomes effective due to appointment change

Your 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, disability, and FSA are 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.

## 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 enrolled in qualified health coverage you may delay enrollment in Medicare Part B until you are no longer enrolled in qualified health coverage.

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 provider—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 the birth or adoption of a child. A request for a coverage change, consistent with the family status change, must be made within 30 days of the event. Contact the Office of Human Resources if you have questions about a family status change.

# New Employee Benefits Enrollment

## Definition of Eligible Dependents and Dependent Eligibility Verification

Go to [z.umn.edu/dependenteligibility](http://z.umn.edu/dependenteligibility) for questions about eligibility. If you add dependents to your coverage, you **will need to verify their eligibility by providing documentation such as a tax form or birth, adoption, or marriage certificate**. You will receive a verification request from the Office of Human Resources to complete and return to ensure coverage for your dependents. If you do not respond to the verification request, your dependents' coverage will terminate.

Relationship to Employee	Criteria for Coverage	Is Dependent Qualified for Tax-Favored Treatment?
Spouse	Must be legally married.	Qualified
Dependent Child	<p><b>Dependent child—birth through age 25 (up to the 26th birthday)</b> 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.</p> <p>Note: The spouse of your eligible married dependent child is not eligible for coverage.</p>	Qualified
	<p><b>Disabled child—age 26 or above (no maximum) if physically or mentally disabled and either:</b></p> <ul style="list-style-type: none"> <li>• Lives with you and does not provide over 50% of his/her own support, or</li> <li>• Does not live with you but is at least 50% dependent on you</li> </ul>	Qualified
Dependent Grandchild	<p><b>Grandchild as dependent child</b>—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.</p>	Qualified
	<p><b>Additional grandchildren eligibility</b>—An unmarried grandchild is also eligible under the Plan for coverage if 1) the grandchild is dependent on 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 on 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.</p> <p><b>Newborns</b>—Your newborn infant grandchild is eligible under the Plan for coverage if the grandchild is financially dependent on you and lives with you continuously from birth. Coverage for the grandchild may terminate if the grandchild does not continue to live with you continuously, if the grandchild does not remain financially dependent on you, or when the grandchild reaches age 26.</p>	Usually non-qualified

# Your Medical Coverage

The medical plan options available to you vary by location. Each area has a base plan that is widely used and offers lower rates and copays. You can select any medical plan that is available where you live or work.

Your medical plan enrollment includes automatic enrollment in the pharmacy program, see page 11.

## 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, and they are the most widely used options in those areas.

## 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% 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. More information on enrolling is available on page 3. Remember—you must enroll within 30 days of your first day of work or newly benefits-eligible position.

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 15 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 lower 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 lower 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, North Memorial, Boynton Health, and M Physicians)
    - Park Nicollet and HealthPartners Medical Group First with Medica<sup>SM</sup>
    - 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](https://medica.com/uofm) to learn more about each ACO network's unique features and services.
- The ACOs have the lowest rates and low copays.

## Medica Choice National

- This is an open access plan with statewide and nationwide coverage within the Medica Choice and United Healthcare Options PPO network.
- 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 an open access plan with statewide and nationwide coverage within the Medica Choice and United Healthcare Options PPO network.
- You can see any primary care provider or specialist in the network without a referral.
- Annually, the University will contribute \$750 for employee-only coverage (\$27.77 per pay period) and \$1,500 for coverage with dependents (\$55.55 per pay period) into the HSA in 2023.

- 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.
- When enrolling mid-year, the deductible amount is not prorated.
- You can make your own contributions to the HSA.
- You will receive a debit card to spend HSA dollars for eligible expenses, including eligible pharmacy and medical.
- 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 a higher deductible. You pay for expenses to meet the deductible before the plan pays.

In some circumstances, there can be tax consequences related to Medicare Part A coverage and HSA contributions. If you or your spouse are enrolled in an HSA and will have Medicare Part A coverage in the next few years, contact Medicare to understand how it affects you.

### OUT-OF-NETWORK EXPENSES

If you visit an out-of-network provider, Medica discounts do not apply. That means your out-of-pocket costs can be much higher, potentially thousands of dollars. Plus, Medica usually pays out-of-network providers less than the amount they bill. When this happens, you're responsible for paying the provider the balance.

**For more information on Medica health coverage:**  
**Call:** 952-992-1814 **Toll Free:** 1-877-252-5558 **TTY:** 711  
[medica.com/uofm](https://medica.com/uofm)

# Medical Plan Additional Benefits

## Walk-in/Convenience clinics

For fast and affordable care for common ailments that have specific treatments, use the Gopher Quick Clinic walk-in clinics on the Twin Cities campus and other convenience clinics across the state. Gopher Quick Clinic is in-network for most members, with the exception of Medica ACO members who do not belong to the VantagePlus network. Costs vary by plan.

[z.umn.edu/convenienceclinics](http://z.umn.edu/convenienceclinics)

## 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 a virtual visit, 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. Costs vary by plan.

[z.umn.edu/virtual\\_care](http://z.umn.edu/virtual_care)

## CallLink Nurseline

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.

[z.umn.edu/wellbeing\\_resources](http://z.umn.edu/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.

[z.umn.edu/travel\\_medical](http://z.umn.edu/travel_medical)

## Redpoint

### Emergency Medical & Travel Assistance Services

### Political and Natural Disaster Evacuation Coverage

Your Basic Life Insurance plan includes automatic enrollment in Redpoint, an emergency assistance program, for you and your covered family members. This service provides 24/7 multilingual assistance plus immediate help in a travel-related emergency, anytime you are 100 miles or more from home or traveling internationally. This coverage is limited to travel up to 180 days in duration.

Redpoint services include:

- Worldwide medical and dental referrals and assistance with locating the nearest appropriate health care provider
- Dispatch of doctors or specialists and coordination of admission into a hospital provided you have University medical plan coverage. If necessary, this may include medical evacuation from your current location to the nearest appropriate hospital
- Flight arrangements, including tickets, visas, and logistical arrangements in case you are involved in a political or natural disaster emergency
- Medical services are only available for University Medical Plan participants. If you participate in the University's Basic Life Insurance benefit but do not participate in the University Medical Plan, then the related medical services will be paid for by the participant

[z.umn.edu/emergencytravelmed](http://z.umn.edu/emergencytravelmed)

# Pharmacy Benefits

## 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 the medical plans.
- Fairview Specialty Pharmacy is the exclusive provider of most specialty medications.

The University and the pharmacy benefits manager encourage the use of generic drugs to help control the cost of prescription drugs and keep copays low.

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 a 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 ID card to your pharmacist, who will enter your ID number from your card into their system for prescription processing.

## For more information

Call their 24-hour Member Customer Service numbers for questions, to find a participating pharmacy, or obtain specific plan information.

**Prime Therapeutics: 1-800-727-6181**

[www.myprime.com](http://www.myprime.com)

**Fairview Specialty Pharmacy: 612-672-5289**

**1-877-509-5115**

[www.fairviewspecialtyrx.org/uplan](http://www.fairviewspecialtyrx.org/uplan)

## MEDICATION THERAPY MANAGEMENT

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

You meet with a specially trained MTM pharmacist who will review your medications to ensure that each is appropriate, effective, safe, and convenient. Learn more at [z.umn.edu/pharmacyMTM](http://z.umn.edu/pharmacyMTM). To locate an MTM provider, go to [medica.com/uofm](http://medica.com/uofm) and choose Find a Physician or Facility.

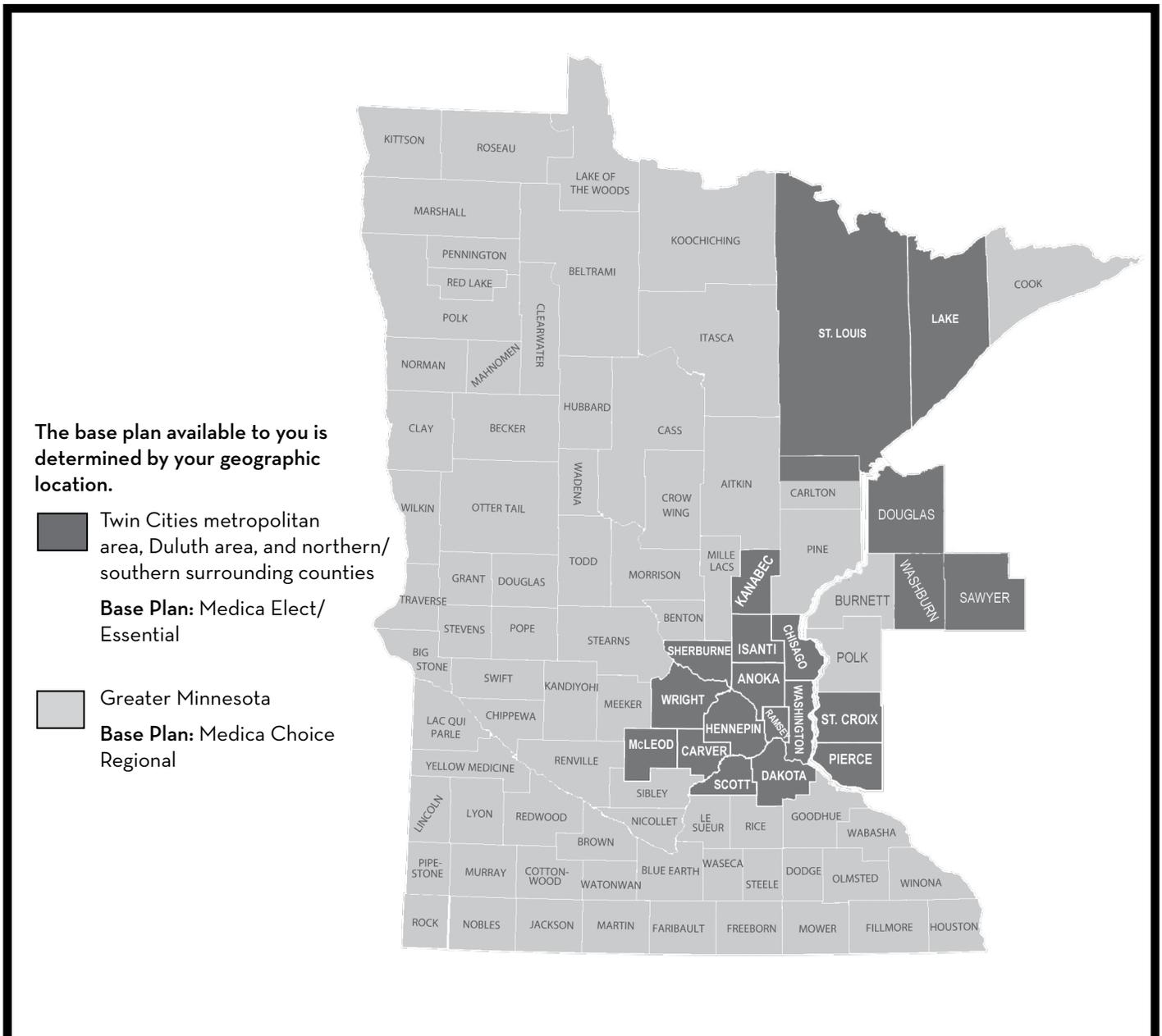
## SPECIALTY THERAPY MANAGEMENT

Members who have more complicated medical conditions and need specialty medications to manage their conditions are eligible to enroll in the Specialty Medication Management program offered by Fairview Specialty Pharmacy, or Essentia, or St. Luke's in Duluth.

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

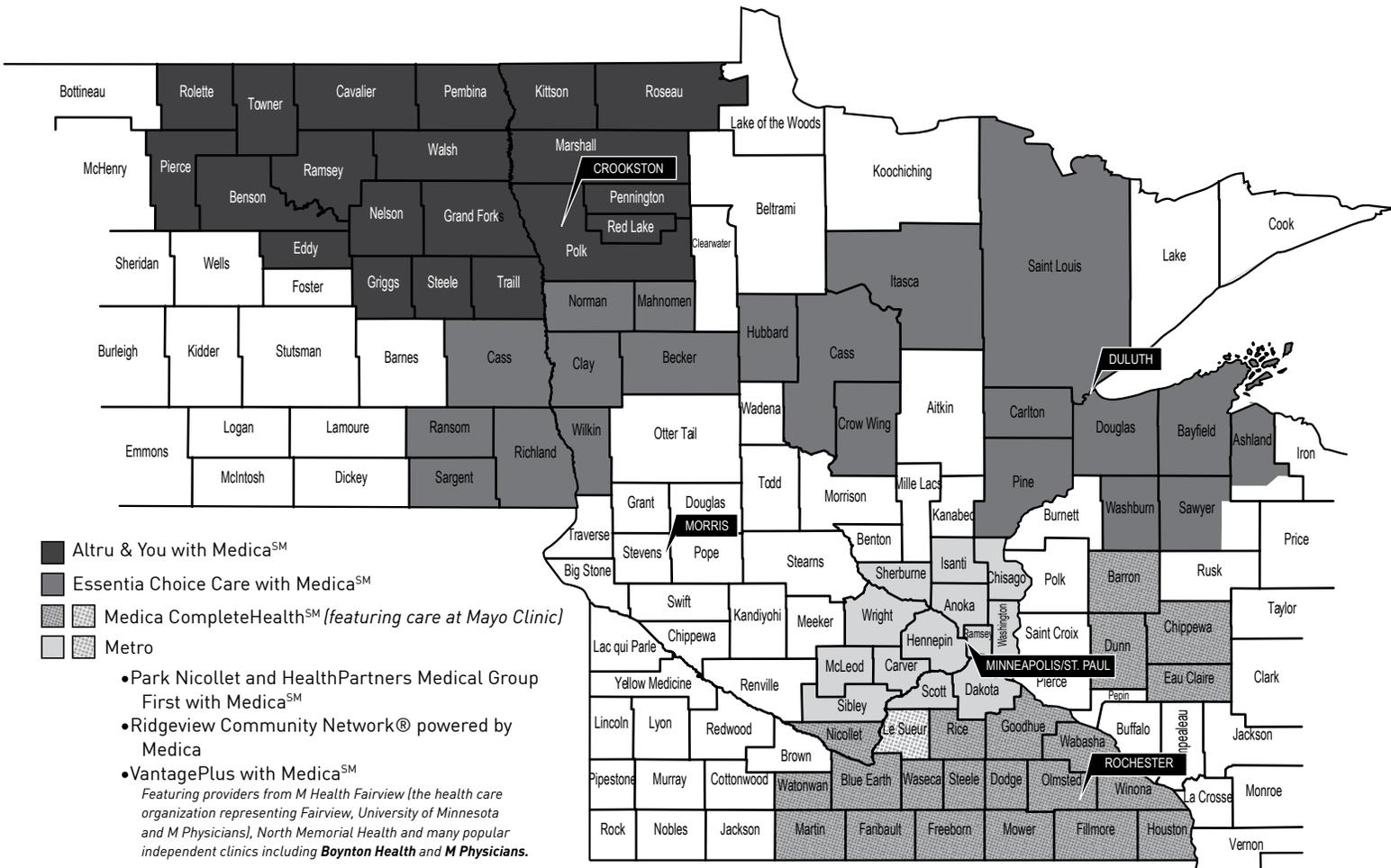
**DID YOU KNOW?** Both Medication Therapy Management and Specialty Therapy Management are in the **Wellbeing Program**. See [z.umn.edu/ohrwellbeing](http://z.umn.edu/ohrwellbeing) for details.

# Plan Availability—Base Plan Map



Twin Cities Metro Area Base Plan: Medica Elect/Essential	Duluth Area Base Plan: Medica Elect/Essential	Greater Minnesota Base Plan: Medica Choice Regional
<p><b>13 Minnesota counties:</b> Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Kanabec, McLeod, Ramsey, Scott, Sherburne, Washington, and Wright</p> <p><b>2 Wisconsin counties:</b> Pierce and St. Croix</p>	<p><b>3 Minnesota counties:</b> northern half of Carlton, Lake, and St. Louis;</p> <p><b>3 Wisconsin counties:</b> Douglas, Sawyer, and Washburn</p>	<p><b>Remaining 71 Minnesota counties:</b> southern half of Carlton; includes Crookston, Morris, and Rochester campuses</p> <p><b>2 Wisconsin counties:</b> Burnett and Polk</p>
<p><b>Other Plans:</b> Medica Choice National and Medica HSA are available statewide and nationwide.</p>		

# Plan Availability—Medica ACO



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, Sherburne, Sibley, 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, Mahanomen, Norman, Pine, St. Louis, and Wilkin

Available in these North Dakota counties:

- Cass, Ransom, Richland, and Sargent
- Available in these Wisconsin counties:
- Bayfield, Douglas, and Washburn
  - Part of Ashland and Sawyer counties

## 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

Health Care Services	Base Plan Medica Elect/Essential Medica Choice Regional	Medica ACO Plan	Medica Choice National	Medica HSA
Preventive Care <sup>1</sup>	100% coverage	100% coverage	100% coverage	100% coverage <sup>2</sup>
Eye and Hearing Exam (routine)	100% coverage	100% coverage	100% coverage	100% coverage
Physician <sup>3</sup>	\$25 Primary/ \$35 Specialty copay	\$20 Primary/ \$30 Specialty copay	\$40 Primary/ \$50 Specialty copay	90% coverage after deductible
All Walk-in/ Convenience Clinics and Virtual Care <sup>4</sup>	\$15 copay	\$15 copay	\$20 copay	90% coverage after deductible
Outpatient MRI and CT Scan	\$50 copay	\$40 copay	\$50 copay	90% coverage after deductible
Urgent Care: In-Network and Out-of-Network	\$25 copay	\$20 copay	\$40 copay	90% coverage after deductible
Emergency Care: In-Network and Out-of-Network	\$100 copay, waived if admitted	\$100 copay, waived if admitted	\$100 copay, waived if admitted	90% coverage after deductible
Outpatient Mental Health/ Substance Use <sup>5</sup>	\$25 copay	\$20 copay	\$40 copay	90% coverage after deductible
Chiropractic Care	\$25 copay	\$20 copay	\$40 copay	90% coverage after deductible
Physical, Speech, and Occupational Therapy	\$25 copay	\$20 copay	\$40 copay	90% coverage after deductible
Home Health Care	\$25 copay	\$20 copay	\$40 copay	90% coverage after deductible

<sup>1</sup> Preventive care includes routine physical, hearing and eye exams; well child care; prenatal care; immunizations; and allergy injections.

<sup>2</sup> HSA guidelines do not view allergy injections as preventive; therefore, the deductible and coinsurance apply to this service.

<sup>3</sup> Primary Care includes Family Medicine, Internal Medicine, Obstetrics/Gynecology, and Pediatrics.

<sup>4</sup> Gopher Quick Clinic in the Twin Cities and other walk-in/convenience care clinics; also applies to virtual care.

<sup>5</sup> Outpatient Mental Health/Substance Use virtual care services will apply the office visit benefit.

# Medical: Plan Comparison

## IN-NETWORK AND OUT-OF-NETWORK SERVICES

Deductibles and Services	Base Plan Medica Elect/Essential Medica Choice Regional	Medica ACO Plan	Medica Choice National	Medica HSA
<b>In-Network Deductible<sup>1</sup></b>	\$100 per person/ \$200 per family	\$100 per person/ \$200 per family	\$200 per person/ \$400 per family	Total in-network and out-of-network: Employee only: \$1,500 Family: \$3,000
<b>Out-of-Network Deductible</b>	\$600 per person/ \$1,200 per family	\$600 per person/ \$1,200 per family	\$600 per person/ \$1,200 per family	
<b>Annual Out-of-Pocket Maximum*</b>	\$2,500 per person/ \$4,000 per family	\$2,500 per person/ \$4,000 per family	\$2,500 per person/ \$4,000 per family	\$3,000 employee only/ \$6,000 per family (Note: Out-of-pocket maximums include the deductible)
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Lab/X-Ray</b>	100% coverage after deductible	100% coverage after deductible	100% coverage after deductible	90% coverage after deductible
<b>Outpatient Surgery</b>	100% coverage after deductible	100% coverage after deductible	100% coverage after deductible	90% coverage after deductible
<b>In-Network Hospital (General and Mental Health/ Substance Use Care)</b>	100% coverage after deductible	100% coverage after deductible	100% coverage after deductible	90% coverage after deductible
<b>Ground and Air Ambulance to Nearest Facility</b>	80% coverage	80% coverage	80% coverage	90% coverage after deductible
<b>Prosthetics, Durable Medical Equipment</b>	80% coverage, including hearing aids	80% coverage, including hearing aids	80% coverage, including hearing aids	90% coverage after deductible, including hearing aids
<b>Out-of-Network Care<sup>2</sup></b>	70% coinsurance after deductible is met	70% coinsurance after deductible is met	70% coinsurance after deductible is met	70% coinsurance after deductible is met

<sup>1</sup>In-network deductible applies to expenses without a copay, primarily in- and out-patient hospital, and lab/x-ray.

<sup>2</sup>If you visit an out-of-network provider, Medica discounts do not apply. That means your out-of-pocket costs can be much higher, potentially thousands of dollars. Plus, Medica usually pays out-of-network providers less than the amount they bill. When this happens, you're responsible for paying the provider the balance.

\*If you go out of network, you could end up paying more than the out-of-pocket maximum, because certain amounts you pay don't count toward the maximum. Plus, even after you've met your out-of-pocket maximum, you'll continue to pay the difference between what the provider bills and what Medica pays.

# Medical: Plan Comparison

## PRESCRIPTION DRUGS

The Pharmacy Program is provided through Prime Therapeutics and Fairview Specialty Pharmacy. It is automatically provided to members in all medical options.

A prescription is dispensed as a 30-day supply (including insulin) in network pharmacies only.

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

<sup>1</sup> The difference in cost does not apply toward the annual out-of-pocket maximum.

<sup>2</sup> 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

Other Coverage and Maximums	Base Plan Medica Elect/Essential Medica Choice Regional	Medica ACO Plan	Medica Choice National	Medica HSA
<b>Travel Benefit: In-Network Coverage</b>	For students and other travelers if services are provided by United Healthcare Options PPO providers	For students and other travelers if services are provided by United Healthcare Options PPO providers	For out-of-area residents, students and other travelers if services are provided by United Healthcare Options PPO providers	For out-of-area residents, students and other travelers if services are provided by United Healthcare Options PPO providers
<b>National Coverage</b>	Available through emergency or out-of-network benefit only	Available through emergency or out-of-network benefit only	Available in-network through United Healthcare Options PPO network	Available in-network through United Healthcare Options PPO network

\*If you go out of network, you could end up paying more than the out-of-pocket maximum, because certain amounts you pay don't count toward the maximum. Plus, even after you've met your out-of-pocket maximum, you'll continue to pay the difference between what the provider bills and what Medica pays.

Annual HSA Contributions	University Contribution	Employee Maximum Contribution	Total Annual Contribution
Employee-only amount	\$750	\$3,100	\$3,850
Family coverage amount (either tier)	\$1,500	\$6,250	\$7,750
Catch-up amount - Age 55 or over		\$1,000	2023 max + \$1,000 catch-up

# 2023 Medical Plan Biweekly Rates

## EMPLOYEE-ONLY

Plans	Wellbeing Rates		Standard Rates		Total Cost
	Employee	University	Employee	University	
Medica Elect/Essential: Twin Cities & Duluth Base Plan	\$31.50	\$358.75	\$50.73	\$339.52	\$390.25
Medica Choice Regional: Greater Minnesota Base Plan					
Medica ACO Plan: Crookston area, Duluth area & parts of northeastern Minnesota, Rochester area, Twin Cities metro area	\$11.36	\$358.75	\$30.59	\$339.52	\$370.11
Medica Choice National	\$120.77	\$358.75	\$140.00	\$339.52	\$479.52
Medica HSA	\$24.94	\$358.75	\$44.17	\$339.52	\$383.69

## EMPLOYEE AND CHILDREN

Plans	Wellbeing Rates		Standard Rates		Total Cost
	Employee	University	Employee	University	
Medica Elect/Essential: Twin Cities & Duluth Base Plan	\$112.60	\$563.46	\$131.83	\$544.23	\$676.06
Medica Choice Regional: Greater Minnesota Base Plan					
Medica ACO Plan: Crookston area, Duluth area & parts of northeastern Minnesota, Rochester area, Twin Cities metro area	\$76.33	\$563.46	\$95.56	\$544.23	\$639.79
Medica Choice National	\$266.38	\$563.46	\$285.61	\$544.23	\$829.84
Medica HSA	\$101.44	\$563.46	\$120.67	\$544.23	\$664.90

## EMPLOYEE AND SPOUSE WITH OR WITHOUT CHILDREN

Plans	Wellbeing Rates		Standard Rates		Total Cost
	Employee	University	Employee	University	
Medica Elect/Essential: Twin Cities & Duluth Base Plan	\$168.48	\$843.45	\$197.33	\$814.60	\$1,011.93
Medica Choice Regional: Greater Minnesota Base Plan					
Medica ACO Plan: Crookston area, Duluth area & parts of northeastern Minnesota, Rochester area, Twin Cities metro area	\$116.14	\$843.45	\$144.99	\$814.60	\$959.59
Medica Choice National	\$399.13	\$843.45	\$427.98	\$814.60	\$1,242.58
Medica HSA	\$150.81	\$843.45	\$179.66	\$814.60	\$994.26

- Total Costs are for those with a 50% to 74% time appointment
- Employees who work 50% to 74% time will pay the “Total Cost” rate per pay period
- Employees who earned the \$500/\$750 Wellbeing reduction in 2021-22 pay the Wellbeing Program Rate in 2023. Those who didn't earn the wellbeing points will pay the Standard Rate.

# Dental Plan Options

## YOUR DENTAL COVERAGE

As you consider your options, you may want to check which of the Delta Dental plans your dentist participates in and enroll accordingly. Your selection can be based on where you live or work.

### There are two dental plan options:

**Delta Dental PPO** is a narrow-network plan and does not offer out-of-network coverage except for emergencies. There are nearly 1,800 dentists in the local service area and 113,500 dentists in the United States covered under this plan. The plan does not cover composite fillings in the back of the mouth.

**Delta Dental Premier** has a larger network with more than 2,800 dentists in the local service area and over 154,000 dentists across the country. This plan offers out-of-network benefits; however, it is important to understand that the coverage is based on Delta Dental's Allowed Amount, which may be less than your out-of-network dentist bills. The Delta Dental Premier plan covers composite fillings anywhere in your mouth.

## OUT-OF-NETWORK PROVIDERS (Delta Dental Premier only)

### Reimbursement is based on 50% of the Allowed Amount.

If you use an out-of-network provider, you will receive significantly lower reimbursement amounts for services compared to the reimbursements you would receive from a Delta Dental in-network provider. It is strongly encouraged that your provider submit a pre-treatment estimate prior to services being received. This will prevent any surprise charges after treatment has been received. If you receive services from an out-of-network provider, you may need to:

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

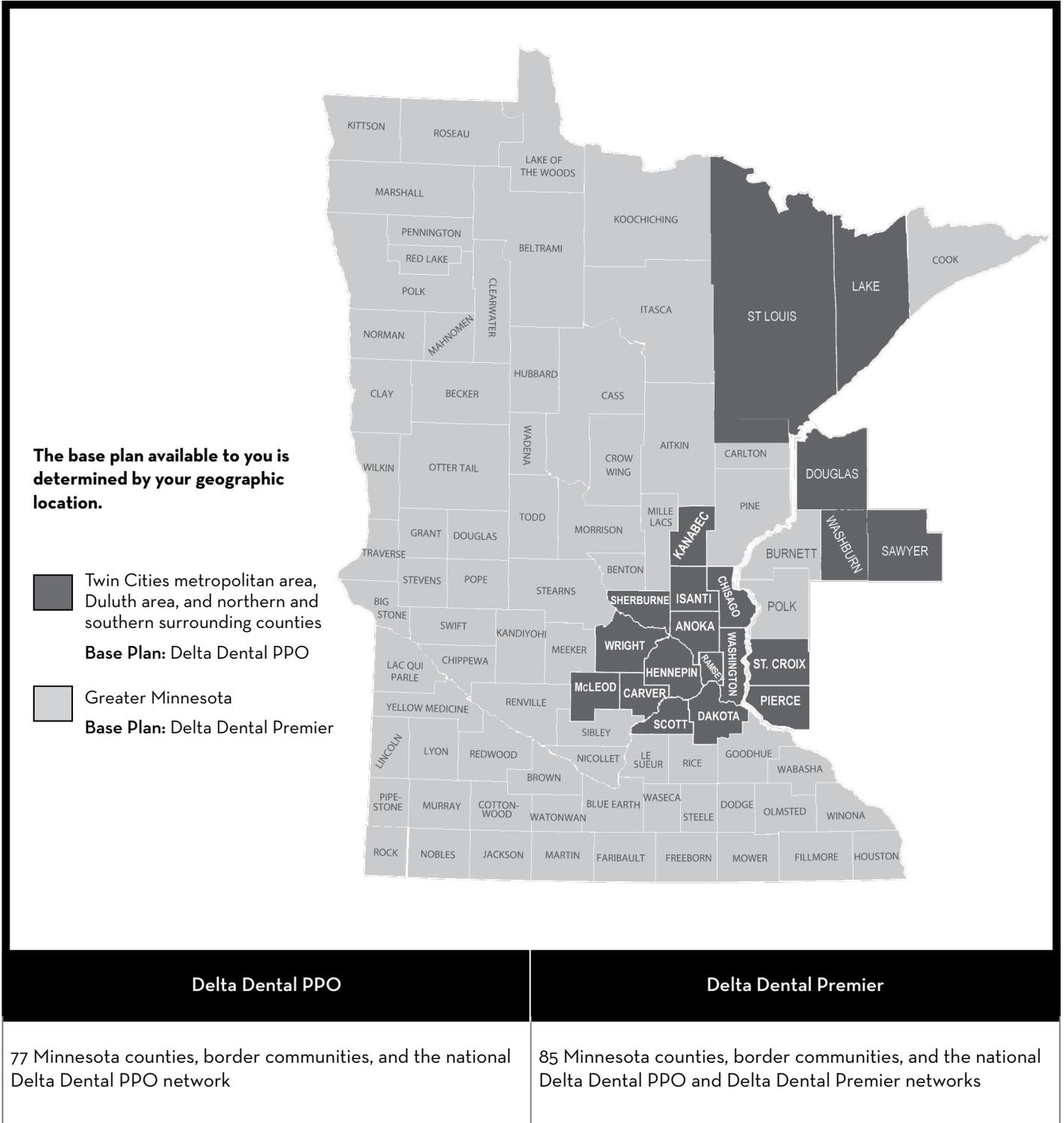
**Allowed Amount** is a set amount the Plan agrees to pay for a service or product when provided by a participating in-network provider. When the charges of an out-of-network provider are higher than the Allowed Amount, the member is generally responsible for the difference.

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

**Customer Service:** 651-406-5916 **TTY:** 1-888-853-7570

[www.deltadentalmn.org/uofm](http://www.deltadentalmn.org/uofm)

# Plan Availability—Base Plan Map



# Dental Plan Comparison

Plan	DELTA DENTAL PPO	DELTA DENTAL PREMIER	
	In-network coverage only	In-network	Out-of-network
<b>Diagnostic and Preventive Care</b>	100% coverage	100% coverage	50% of Allowed Amount
<b>Basic Restorative Care</b>	Anterior resin restorations paid at 80%. *Posterior resin restorations (white fillings on back teeth) paid as an amalgam.	80% coverage	After \$125 annual deductible, 50% of Allowed Amount coverage
<b>Major Restorative Care</b>	50% coverage	50% coverage	No coverage
<b>Emergency Services</b>	In-network services provided same as any service; out-of-network services apply \$50 deductible, then same as any in-network service	Emergency dental services provided same as eligible dental services	After \$125 annual deductible, emergency dental services provided same as eligible out-of-network services. 50% of Allowed Amount coverage
<b>Orthodontics</b>	80% coverage	80% coverage	50% of Allowed Amount coverage

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

## Diagnostic and Preventive Care

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

## Basic Restorative Care

- Fillings (customary restorative materials) is based on plan:
  - » Back teeth
    - Amalgam (silver) fillings: Delta Dental PPO
    - Composite (white) fillings: Delta Dental Premier
  - » Front teeth
    - Composite (white) fillings: Delta Dental PPO and Premier
- Sealants to age 19
- Extractions and other oral surgery
- Periodontics (gum disease therapy)
- Endodontics (root canal therapy)

- Restorative crowns
- Inlays and onlays
- Repair of a crown

## Major Restorative Care

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

## Orthodontics Coverage

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

**Emergency Services** including diagnostic and palliative procedures for:

- A dental emergency that involves acute pain; and
- A dental condition that requires immediate treatment.

# 2023 Dental Plan Biweekly Rates

## EMPLOYEE-ONLY COVERAGE

Plans	Employee Cost	University Contribution	Total Cost
Delta Dental PPO: Twin Cities and Duluth Base Plan	\$2.08	\$15.28	\$17.36
Delta Dental Premier: Greater Minnesota Base Plan	\$2.08	\$19.20	\$21.28
Delta Dental Premier: Twin Cities and Duluth	\$6.00	\$15.28	\$21.28

## EMPLOYEE AND CHILDREN COVERAGE

Plans	Employee Cost	University Contribution	Total Cost
Delta Dental PPO: Twin Cities and Duluth Base Plan	\$19.94	\$21.61	\$41.55
Delta Dental Premier: Greater Minnesota Base Plan	\$19.94	\$30.78	\$50.72
Delta Dental Premier: Twin Cities and Duluth	\$29.11	\$21.61	\$50.72

## EMPLOYEE AND SPOUSE WITH OR WITHOUT CHILDREN COVERAGE

Plans	Employee Cost	University Contribution	Total Cost
Delta Dental PPO: Twin Cities and Duluth Base Plan	\$23.14	\$25.06	\$48.20
Delta Dental Premier: Greater Minnesota Base Plan	\$23.14	\$35.97	\$59.11
Delta Dental Premier: Twin Cities and Duluth	\$34.05	\$25.06	\$59.11

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.

# Flexible Spending Accounts and Health Savings Accounts

The University offers several options that allow you to save by using pre-tax dollars on medical and dependent care expenses. There are two kinds of Flexible Spending Accounts (FSAs) as well as a Health Savings Account (HSA) available to employees enrolled in the Medica HSA medical plan. Saving pre-tax dollars also reduces your taxable income.

## Important Facts About All FSAs

**Enrollment Requirements:** Employees must re-enroll every year, as FSA enrollment does not carry over from year to year.

**Expiration Date:** If you do not use the money in your FSA before the end of the plan year, you forfeit the balance of your FSA account, so plan your contribution carefully. At the University of Minnesota, the plan year runs through March 15 of the following year. This means you can spend on FSA-eligible expenses through March 15, 2024, and still reimburse yourself using 2023 FSA funds through March 31, 2024.

## Health Care FSA (Flexible Spending Account)

Spend pre-tax dollars on a wide variety of health-related expenses. At the University, the FSA is administered by WEX.

**Minimum and Maximum Contribution:** \$100 minimum / \$2,850 maximum

**How to Use:** Users receive a debit card to use on eligible expenses and submit for reimbursement through the portal available at [z.umn.edu/flexspending](https://z.umn.edu/flexspending).

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

**Eligible Expenses:** Copays, coinsurance, glasses and contacts, prescriptions, selected over-the-counter items, doctors' visits, surgeries, birthing classes, and more. View an interactive eligible expense list at <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>

## Dependent Care FSA (Flexible Spending Account)

Spend pre-tax dollars on dependent care, such as child care or elder care. At the University, the FSA is administered by WEX.

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

**How to Use:** Employees can request reimbursement on their portal available at [z.umn.edu/flexspending](https://z.umn.edu/flexspending).

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

**Eligible Expenses:** Expenses such as after-school care, day care, and adult day care are eligible for a dependent child until the day of their 13th birthday and for adult dependents who can't take care of themselves. View an interactive eligible expense list at <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>

## Health Savings Account (HSA)

Spend pre-tax dollars, including a University contribution, on health-related expenses. At the University, the HSA is administered by OptumBank.

**Enrollment Requirements:** Any employee enrolled in the Medica HSA medical plan is automatically a participant in the HSA.

**Minimum/Maximum Contribution:** 2023 HSA Contribution limits are \$3,850 for individuals and \$7,750 for family coverage, which includes the University contribution listed below.

**University Contribution:** \$750 for employee-only plan, \$1,500 for family plan

**When to Spend:** Your money is added throughout the year with each paycheck. You have access to the funds as soon as they are in the account.

**Eligible Expenses:** Copays, coinsurance, glasses and contacts, prescriptions, doctors' visits, surgeries, and more. View a full list at [optum.com](https://optum.com).

**Expiration Date:** The money in your HSA will remain from year to year, even if you leave the University or retire.

# Life Insurance

## Basic Benefit

The basic life insurance amount is 115% of your annual covered compensation, rounded up to the next higher \$1,000 with a maximum of \$200,000. If your appointment is 50% to 74% time, the amount is based on your part-time annual covered compensation.

## 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 \$0.055 per \$1,000 coverage per biweekly pay period based on your part-time covered compensation rounded to the next higher \$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, your spouse, and your children. 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/adoption of a child if applied for within 30 days of the event.

More information, including plan maximums, can be found at [z.umn.edu/lifeinsurance](http://z.umn.edu/lifeinsurance).

- Select **additional employee life** insurance in multiples of \$1,000 up to an amount equal to the lesser of three times your annual covered compensation (rounded up to the next higher \$1,000) or \$500,000.
- Select **spouse life** insurance in multiples of \$1,000, up to \$25,000.
- Select **child life** insurance of \$10,000 that covers each eligible dependent child from live birth through age 26, or select child life during any Open Enrollment without evidence of insurability.

**Need some guidance?** Benefit Scout™ provides information and tools to help you understand and make decisions about your life insurance. This tool is available at [z.umn.edu/BenefitScout](http://z.umn.edu/BenefitScout).

## AD&D Coverage

This coverage provides beneficiaries with additional financial protection if an insured’s death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere. It is included as part of your basic employee and spouse life insurance. 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.

Age of employee or spouse	2023 rate per \$1,000 per biweekly pay period
Under 30	\$0.016
30-34	\$0.016
35-39	\$0.022
40-44	\$0.024
45-49	\$0.037
50-54	\$0.061
55-59	\$0.093
60-64	\$0.150
65-69	\$0.238
70-74	\$0.381
75-79	\$0.609
80-84	\$0.960
85+	\$0.960

## Newly Eligible Without Evidence of Insurability

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 [z.umn.edu/additionallife](http://z.umn.edu/additionallife) and print and complete a copy of the enrollment form. Return the form to the Office of Human Resources for forwarding to Securian, who will contact you with instructions on how to access its 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 when you return to full-time work.

# Life Insurance

## Child Life Rates

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

Coverage amount	Total rate per pay period
\$10,000	\$ 0.42

## Beneficiary designation

Life events such as a new job, marriage, divorce, or the birth or adoption of a child are a few examples of opportunities 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](http://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 may view or update your beneficiary designation at any time during the year. If you have no named beneficiary, your current beneficiary is “default.” Benefits paid out using the plan default priority listed in the plan requires additional claim processing time, and you may experience a delay in claim payments from Securian. For that reason, we strongly encourage you to log in to the website and submit a beneficiary designation. Learn more about defaults and choosing a beneficiary at [z.umn.edu/beneficiary](http://z.umn.edu/beneficiary).

## 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 Securian customer service at 866-365-3834 for details.

**Note: Your term life insurance plan includes the following services at no additional cost.**

## Legacy planning services

All active and retired employees and their families can access a variety of online information and resources, including end-of-life and funeral planning, final arrangements, important directives, and survivor assistance. After a claim is started, these additional services are available to beneficiaries by phone. [z.umn.edu/legacy-planning](http://z.umn.edu/legacy-planning).

## For any question about life insurance, contact

**Securian Financial Group:**

**Customer service: 651-665-3789**

**Toll free: 800-392-7295**

**[lifebenefits.com](http://lifebenefits.com)**

# Disability Coverage

## Disability Insurance for Employees

Bills, loans, and life's other expenses don't stop when you get injured or sick, which is why it's important to be financially prepared. Enrolling in disability insurance is a way to help continue to have income to meet your household's needs, even when the unexpected happens.

### Voluntary Short-Term Disability

<b>Available to</b>	Civil Service, Labor Represented, Faculty, and P&A
<b>Cost</b>	Deductions per pay period can be found at <a href="http://z.umn.edu/shortdisability">z.umn.edu/shortdisability</a> .

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% of your covered compensation 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 covered compensation by 66.67%
- Divide that number by 12
- 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. Rates can be found at [z.umn.edu/shortdisability](http://z.umn.edu/shortdisability). For example, a monthly benefit of \$1,800 costs \$9.90 per pay period. If you do not enroll as a new hire, you will need to go through evidence of insurability.

### Voluntary Long-Term Disability

<b>Available to</b>	Civil Service and Labor Represented. Faculty and P&A staff are also eligible who work at least 20 hours a week and not more than 26.8 standard hours a week.
<b>Cost</b>	Deductions per pay period can be found at <a href="http://z.umn.edu/longdisability">z.umn.edu/longdisability</a> .

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

### Determine your benefit amount

To find your maximum monthly benefit amount:

- Multiply your annual covered compensation by 60%
- Divide that number by 12
- 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.

Rates can be found at [z.umn.edu/longdisability](http://z.umn.edu/longdisability).

### 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.

### Academic Disability Program

<b>Available to</b>	This benefit is available to eligible Faculty and P&A employees. Faculty and P&A staff are generally considered eligible if they work 26.8 standard hours per week in appointments of at least nine months. No enrollment necessary.
<b>Cost</b>	The University of Minnesota pays for the cost of this benefit.

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.

Details, including income replacement, subsidized health coverage, and retirement plan contributions can be found at [z.umn.edu/academicdisability](http://z.umn.edu/academicdisability).

# Wellbeing Program

## September 1, 2022–August 31, 2023

**Take advantage of the University’s wellbeing resources and gain rewards throughout the year.**

The University of Minnesota Wellbeing Program offers programs and resources that focus on the following eight dimensions of health: physical, emotional, financial, spiritual, occupational, intellectual, environmental, and social.

The Wellbeing Program exists to provide open, flexible, customizable ways and resources to help University employees live balanced, fulfilling lives based on their own goals and needs.

### Program year: September 1, 2022–August 31, 2023

This program allows you to earn points that add up to real savings on your 2024 medical rates—either \$500 or \$750 a year depending on whether you have a spouse covered under your medical plan.

If your coverage is:	You need to earn at least:	To save this amount in 2024:
Employee Only	5,000 points	\$500
Employee and Children	5,000 points	\$500
Employee and Spouse With or Without Children	7,500 points (If covered spouse chooses to participate, they must earn all 2,500 points toward 7,500 incentive)	\$750

**Bonus Points + Random Prize Drawing:** Beyond reaching the incentive levels in the portal, each level you reach earns you more entries into a random prize drawing at the end of the program year to win \$100 in Pulse Cash.

### How to Sign Up

Once your medical benefits are effective (first of the month following your start date), you will be eligible to enroll in the Wellbeing Program through Virgin Pulse. Once you are eligible, you will receive a notification email from Virgin Pulse, or you can follow the steps at [z.umn.edu/WellbeingProgramRegistration](https://z.umn.edu/WellbeingProgramRegistration) to register yourself, and your spouse if applicable. Participation in the program is a voluntary choice requiring action.

After you register your account, you can sign in using single-sign-on at [z.umn.edu/WellbeingPgrm](https://z.umn.edu/WellbeingPgrm). The full list of earning and program options can be found under the Home tab on the Virgin Pulse portal under “Rewards.”

### How do you receive the \$500 or \$750 reward?

Your reward will be spread across your paychecks in 2024 through reduced medical plan rates.

### Adding or removing a spouse to your medical plan:

If you change your medical plan coverage during the year by either adding or removing a spouse, you will need to earn points corresponding to your new status. For example, if you add your spouse in June to the medical plan, you will need to get a total of 7,500 points by August 31, 2023, instead of 5,000 points.

### Questions about the program?

For questions about registration issues, the Virgin Pulse portal, syncing devices, or last year’s points, contact Virgin Pulse:

UMN-specific customer service line: 1-833-996-1870  
(Monday–Friday, 7:00 a.m.–8:00 p.m. CT; accepts TTY services)

**Website:** [support.virginpulse.com](https://support.virginpulse.com)

**Live chat:** [member.virginpulse.com](https://member.virginpulse.com)  
(Monday–Friday, 8:00 a.m.–9:00 p.m. EST)

**Email:** [support@virginpulse.com](mailto:support@virginpulse.com)

For UMN-specific programs, contact [wellness@umn.edu](mailto:wellness@umn.edu).

# Employee Assistance Program and Financial Counseling

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

New provider starting on January 1, 2023

The EAP provides confidential professional consultation and referral services to address any personal or work concern that may be affecting your wellbeing or the wellbeing of your family. You can receive up to 8 sessions per issue at no cost.

EAP is available to all benefits-eligible employees on all system campuses. Your spouse and dependent children are also eligible for EAP services.

### Contact the EAP

EAP services are provided by Lyra Health starting on January 1, 2023.

Call 1-877-295-8939 24/7 to request services or visit [umn.lyrahealth.com](http://umn.lyrahealth.com).

For an urgent need, please call Lyra at 1-877-295-8939 to speak with a member of the Care Navigation team for in-the-moment support. This is available 24/7.

If you are experiencing an emergency, please call 911 or visit your local emergency room.

The EAP provides care for both your work and personal concerns. Support from Lyra's coaches and therapists can help with:

- Job concerns and work productivity
- Conflict resolution
- Family issues (including parenting support)
- Adjustment to grief/loss or change
- Coping with anxiety and stress
- Depression
- Relationship struggles (personal, interpersonal, work)
- Alcohol or chemical health concerns
- Suicidal ideation

Employees and their dependents enrolled in the medical plan have access to additional mental health continued care coaching and/or therapy sessions, beyond the 8 sessions, from a Lyra network provider and access to medication management support. These sessions are billed through the medical plan and subject to in-network outpatient mental health cost-sharing, as defined under your medical plan.

In addition, Lyra offers work-life services such as:

- Legal services include a free 30-minute consultation with an attorney or mediator and access to 24-hour emergency support.
- Identity theft services include a free 60-minute consultation with a fraud resolution specialist and a free ID emergency response kit.
- Dependent care services include resources and referrals for child, elder, and pet care and 24-hour online and phone support.

## FINANCIAL COUNSELING

Employees and their families have access to free individual, confidential counseling sessions with certified financial counselors. For more information, visit the OHR website at [z.umn.edu/financial-counseling](http://z.umn.edu/financial-counseling).

### Fidelity Investments

Fidelity's dedicated University of Minnesota certified financial planners (CFPs) can help with many of your financial planning needs. University employees can schedule free consultations with Fidelity at any time. You can also schedule appointments even if you do not invest through the University's voluntary retirement plans.

Fidelity's CFPs work with you to make sure you have a plan to save enough money for retirement. They can also help you navigate life's expenses, whether you're saving for a house or helping your kids pay for college. As you get closer to retirement, they can help you prepare for the transition.

For more information on what to expect during your consultation with Fidelity, visit [z.umn.edu/FidelityAskUsAnything](http://z.umn.edu/FidelityAskUsAnything). Or, to schedule an appointment via Zoom or telephone call, simply click [z.umn.edu/FidelityAppointmentScheduler](http://z.umn.edu/FidelityAppointmentScheduler) and enter University of Minnesota as your employer name.

# Overview of Retirement Plans

## PRIMARY RETIREMENT PLANS

Eligible employees are automatically enrolled into a primary retirement plan based on their employee group. 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 covered compensation 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 (FRP), a 401(a) contribution plan, is the primary retirement plan for faculty members and P&A staff in select classifications who work at least 26.8 standard hours per week for not less than nine months. Learn more about the FRP at [z.umn.edu/FacultyRetirementPlan](https://z.umn.edu/FacultyRetirementPlan).

## VOLUNTARY RETIREMENT PLANS

If you wish to increase the amount you are saving for retirement, you may contribute to one or both of the voluntary retirement savings plans: the Optional Retirement Plan (ORP) and the Section 457 Deferred Compensation Plan (457). All faculty, P&A staff, Civil Service, and Labor-Represented staff members who are paid on a continuous basis are eligible to participate in one or both of the voluntary retirement savings plans.

You can contribute, in each calendar year, the amount allowed under the federal limits. You can choose from a variety of investment options.

In the ORP and 457 plans, you may elect a pre-tax contribution amount, which means 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 may choose to elect a Roth contribution to the ORP, which allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. The ORP also offers the flexibility of withdrawals before retirement. Learn more about voluntary plan options at [z.umn.edu/VoluntaryRetirementPlans](https://z.umn.edu/VoluntaryRetirementPlans).

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. The Optional Retirement Plan also accepts rollovers. MSRS only accepts rollovers to repay a previous refund.

### For more information

The Office of Human Resources website at [z.umn.edu/retirementsavings](https://z.umn.edu/retirementsavings) has detailed information about your retirement plan.

When you are ready to sign up, or if you would like a one-on-one appointment with Fidelity, follow the steps outlined on [netbenefits.com/umn](https://netbenefits.com/umn) or call Fidelity at 800-343-0860.

MSRS members can go to <https://www.msrs.state.mn.us/general-plan> or call 651-296-2761 or 800-657-5757 for more information.

# Important Notice from the University of Minnesota About Your Prescription Drug Coverage and Medicare

**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 everyone with prescription drug coverage who is eligible for Medicare. In addition, the University sends this notice to people who are approaching Medicare eligibility. This notice can also be found in the Medical Summary of Benefits. Medicare entitlement includes those who qualify for Medicare because of a disability or end-stage renal disease, as well as people over age 65.

Please read this 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 Medical Program for employees, early retirees, disabled, and COBRA participants (and dependents) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare 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 employee Medical Program is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing employee Medical coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## **When Can You Join a Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7.

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.

## **What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current employee Medical Program coverage will not be affected. Your current employee Medical Program coverage will be the secondary coverage, and this plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current employee Medical Program prescription drug coverage for retirees over age 65, be aware that you and your dependents will not be able to get this coverage back.

## **When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with your employee Medical Program and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month you did not have that coverage.

# Important Notice from the University of Minnesota About Your Prescription Drug Coverage and Medicare

For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll.

## For More Information About This Notice or Your Current Prescription Drug Coverage

Call 612-624-8647 or 800-756-2363 to reach the University of Minnesota Office of Human Resources Contact Center. **NOTE:** You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if this coverage through the Employee Medical Program changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage

More information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. When you are approaching age 65, you will also receive information about the University of Minnesota's Retiree Medical Programs for Retirees Over Age 65. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of 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.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember:** Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

**Date:** September 2022

**Sender:** University of Minnesota Office of Human Resources

**Contact:** Office of Human Resources Contact Center

**Address:** 319 15th Avenue SE

Minneapolis, MN 55455-0103

**Phone:** 612-624-8647 or 1-800-756-2363

This publication/material is available in alternative formats upon request. Please contact Nora Hayes, Office of Human Resources, [nhayes@umn.edu](mailto:nhayes@umn.edu) or 612-624-8678.



Office of Human Resources

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Minneapolis, MN 55455-0103

## FOR MORE INFORMATION

Contact the Office of Human Resources if you have benefits questions:

- Call 612-624-8647 or 1-800-756-2363. Regular office hours are 8 a.m. to 4:30 p.m., Monday through Friday
- Email: [benefits@umn.edu](mailto:benefits@umn.edu)
- Website: [z.umn.edu/openenrollment](https://z.umn.edu/openenrollment)



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