

Annual Benefits Enrollment 2020

September 30, 2019 – October 25, 2019



Agenda

- Changes Allowed during Annual Benefits Enrollment (ABE)
- Health Insurance Basics
- 2020 Main Benefits Changes - State Group Health Insurance
- Dental Insurance
- Health Savings Account and Flexible Spending Accounts (vendor change)
- Individual & Family Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Accident Insurance
- Miscellaneous
- Employee Resources



www.wisconsin.edu/ohrwd/admin/download/ABE-2020-EE.pdf



Annual Benefits Enrollment 2020

Changes Allowed



Changes Allowed

Benefit Plan	What Changes are Allowed during ABE?	Add or Remove Dependents	Cancel
State Group Health Insurance	Enroll, Change Plan Design and/or Carrier	Yes	Yes
Uniform Dental Insurance	Enroll (if enrolled in State Group Health)	Yes	Yes
Supplemental Dental Insurance	Enroll, Change plans (Select or Select Plus)	Yes	Yes
Vision Insurance	Enroll	Yes	Yes
Individual & Family Life Insurance	Annual Increase Option (current enrollees only)	No-Add Yes-Remove (anytime)	Yes (anytime)
Accidental Death & Dismemberment	Enroll, Change Volume of Coverage	Yes	Yes (anytime)



Changes Allowed

Benefit	What Changes are Allowed during ABE?	Add or Remove Dependents	Cancel
Health Opt-Out Incentive	MUST enroll each year	N/A	N/A (automatically ends December 31 st)
Flexible Spending Accounts (FSA)	MUST enroll each year	N/A	N/A (automatically ends December 31 st)
Health Savings Account (HSA)	MUST enroll each year	N/A	N/A (automatically ends December 31 st)
Preventive Dental Insurance (new plan)	Enroll (if not enrolled State Group Health)	Yes	2020: N/A 2021:Yes
Accident Insurance (new plan)	Enroll	Yes	2020: N/A 2021:Yes

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Health Insurance Basics

Health Insurance Basics

- **Health Plan Designs (no change for 2020):**
 - It's Your Choice Health Plans = **Health Plans**
 - High Deductible Health Plans = **HDHP**
 - It's Your Choice Access Health Plans = **Access Plans**
 - Access High Deductible Health Plans = **Access HDHP**

Health Insurance Basics

- **Copayment – fixed amount** you pay for a covered service, each visit, until annual out-of-pocket limit is met
 - Primary Care Physician, Chiropractic and Therapy Services: **\$15**
 - Specialty and Urgent Care Services: **\$25**
 - Emergency Room (waived if admitted during visit): **\$75**

No Change to Copayments

Health Insurance Basics

No Change to Deductible

- **Deductible** – total amount you pay for covered services **before** the plan pays (excludes copayments)

2020	Health Plan / Access Plan (no pharmacy deductible)		HDHP / Access Plan HDHP (includes pharmacy)	
	Single	Family	Single	Family
Deductible	\$250	\$500 ¹	\$1,500	\$3,000 ²

¹ After an individual within a family plan meets the \$250 deductible, medical services are covered at the appropriate coinsurance level for that individual

² Full family deductible must be met before any services are covered at coinsurance level

Health Insurance Basics

- **Coinsurance** – percentage of the costs you pay for covered services
 - Deductible must be met before coinsurance applies (for most services)
 - Applies to annual out-of-pocket limit:
 - **10%** for Health Plans, HDHP and **In-Network** Access Plan and Access HDHP
 - **20%** for covered durable and disposable medical equipment, certain hearing aids and cochlear implants
 - **30%** for **Out-of-Network** Access Plan and Access HDHP

No Change to Coinsurance

Health Insurance Basics

No Change to Out-of-Pocket Limit

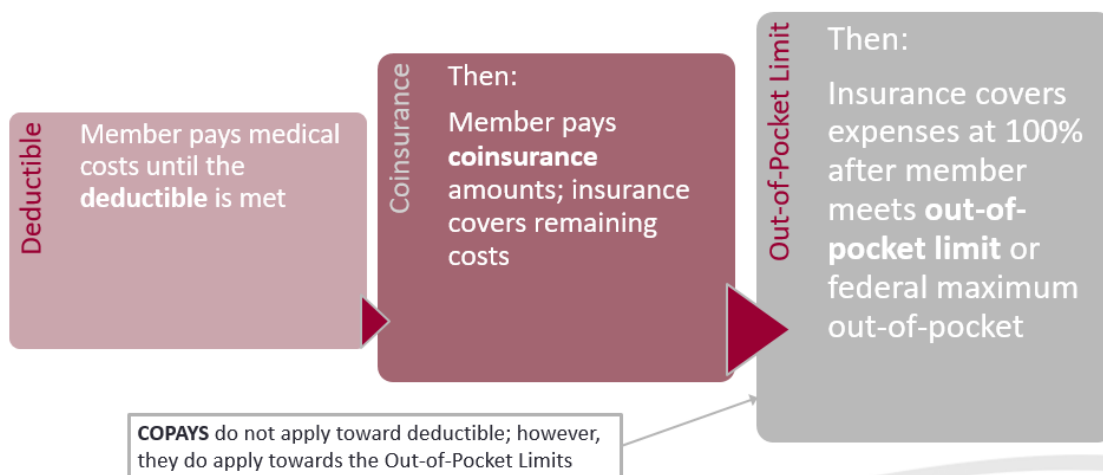
- **Out-of-Pocket Limit** – total amount you pay for covered services; includes copayments, deductible and coinsurance

2020	Health Plan / Access Plan (excludes pharmacy)		HDHP / Access Plan HDHP (includes pharmacy)	
	Single	Family	Single	Family
OOPL	\$1,250	\$2,500 ¹	\$2,500	\$5,000 ²

¹ After an individual within a family plan meets the out-of-pocket limit, services are covered at 100%

² Full family out-of-pocket limit must be met before services are covered at 100%

Health Insurance Basics



Health Insurance Basics

Deductible, Out-of-Pocket Limit and HSA Contribution	Single	Family
Health Plan / Access Plan: Deductible (no pharmacy deductible)	\$250	\$500
Out-of-Pocket Limit (separate pharmacy out-of-pocket limit)	\$1,250	\$2,500
HDHP / Access Plan HDHP: Deductible (includes medical and pharmacy)	\$1,500	\$3,000
Out-of-Pocket Limit (includes medical and pharmacy)	\$2,500	\$5,000
HSA Employer Contribution (HDHP only)	\$750	\$1,500

Copay and Coinsurance	
Primary Care Physician Office Visits	\$15 Copay and 10% Coinsurance
Specialist Office Visits	\$25 Copay and 10% Coinsurance

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Pharmacy Benefits

Pharmacy Benefits

Prescription Copays, Coinsurance and Out-of-Pocket Limits			
Prescription Drug Level	Member Cost	Annual Out-of-Pocket Limit Health Plan	Annual Out-of-Pocket Limit HDHP
Level 1	\$5 per fill	\$600 individual \$1,200 family	Included in medical OOPL (\$2,500 / \$5,000)
Level 2	20% (\$50 max per fill)	\$600 individual \$1,200 family	
Level 3	40% (\$150 max per fill + difference if dispense as written drug)	Does not apply to Rx OOPL. Only applies to Federal MOOP.	
Level 4 Preferred Specialty • Filled at a Preferred Specialty Pharmacy	\$50 per fill	\$1,200 individual \$2,400 family	

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State Group Health Insurance Changes

Preventive Dental Insurance (new plan)

Accident Insurance (new plan)

2020 Main Benefits Changes

State Group Health Insurance

▪ Newly Covered Services

- Bariatric surgery for members with body mass index (BMI) of 35 or greater and medically necessary; less than a BMI of 35 may be covered if medically necessary

▪ Other Changes

- Congenital defects services no longer require continuous coverage
- Coverage for vaccines at in-network retail pharmacies



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2020 Main Benefits Changes

▪ Health Plans No Longer Available

- Security Health Plan – Central
- Security Health Plan – Valley

97% of Security Health Plan providers are covered by other health insurance plans available to employees.

*Employees enrolled in Security Health Plan in 2019 **must** select a different health insurance plan for 2020 during ABE.*

COBRA: Employees who terminate Sept – Nov 2019 may continue Security Health Plan through Dec 2019. If they elect **and** pay for COBRA through Dec 2019, they may then elect a different health insurance plan for Jan 2020.



Action needed? Yes.
You **must** choose a different plan if you want health insurance in 2020.

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2020 Main Benefits Changes

- **Service Area Expansion:**
 - **Dean Health Plan – Prevea360:** Barron, Buffalo, Chippewa, Dunn, Eau Claire and some providers in Pepin County
 - **WEA Trust – East:** Langlade, Lincoln, Oneida, Price, Taylor, Vilas and some providers in Forest County
 - **Network Health:** Marathon County
- **State Maintenance Plan (SMP):** Still offered for Forest County. Fewer providers available in 2020. Employees should confirm their providers are in-network.



Action needed? Maybe.
You ***may want*** to choose a different plan

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2020 Main Benefits Changes

- **How to locate in-network providers:**
 - **Health Plan Map = Health Plan Search**
 - Where you want to get care: type the county then select the county from the dropdown
 - Coverage area: any, local or nationwide
 - Plan type: any, non-medicare or medicare
 - See a map of Wisconsin counties: no longer interactive

Filters

Use the filter fields to narrow the results shown.

Where You Want to Get Care

Type a county or state and then select it from the drop-down that appears. [See a map of Wisconsin counties.](#)

Coverage Area

Plan Type

Submit



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2020 Main Benefits Changes – Employee Premiums

2020	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)		Health Plan (Graduate Assistant / Short-Term Academic Staff benefits package)	
	Single	Family	Single	Family	Single	Family
Health Plan and HDHP (excluding Access Plans)	\$93	\$231	\$35	\$87	\$48.50	\$120
Access Health Plan and Access HDHP	\$273	\$679	\$215	\$535	\$138.50	\$344
Access Health Plan and Access HDHP (work outside of WI)	\$147	\$367	\$89	\$223	\$75.50	\$188

Premiums reflected are with Uniform Dental.

Slight increase to employee monthly premiums (1st increase in 3 years).



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2020 Main Benefits Changes – Employee Premiums

2020	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)		Health Plan (non-WRS Graduate Assistant / Short-Term Academic Staff benefits package)	
	Single	Family	Single	Family	Single	Family
Health Plan and HDHP (excluding Access Plans)	\$89	\$222	\$31	\$78	\$44.50	\$111
Access Health Plan and Access HDHP	\$269	\$670	\$211	\$526	\$134.50	\$335
Access Health Plan and Access HDHP (work outside of WI)	\$143	\$358	\$85	\$214	\$71.50	\$179

**Premiums reflected are without Uniform Dental.*

Slight increase to employee monthly premiums (1st increase in 3 years).



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Wellness Incentive



Wellness Incentive

- State Group Health Insurance participants will need to complete a health screening, health assessment and well-being activity by:
 - October 11, 2019** to receive the \$150 incentive for 2019.
 - October 9, 2020** to receive the \$150 incentive for 2020.



- ETF is exploring changing to a premium differential in a future year.



Wellness Incentive

▪ StayWell Portal:

- Unavailable: 12/20/2019 – 01/06/2020
- New Portal Launch: 01/06/2020
- Account Set-up: will be required due to launch of new portal
- Enhancements:
 - Gift card automatically redeemed upon completion of 3 items
 - Addition fitness videos, dr. chat, etc.

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Health Insurance Opt-Out Incentive

Health Insurance Opt-Out Incentive

- **Enroll** through Self Service to participate in 2020
- \$2,000 incentive is **taxable**
- Incentive paid as follows:
 - 12 pay periods for monthly paid employees
 - 24 pay periods for biweekly paid employees

Action needed? Yes.
You **must** take action if you want to receive the incentive in 2020

Health Insurance Opt-Out Incentive

- **Employees are eligible IF they:**
 - Are eligible for the WRS benefits package
 - Are eligible for the employer premium contribution to their health insurance (Crafts workers not eligible)
 - Do not receive State Group Health Insurance through a parent or spouse through another state agency (e.g. UW System, UW Hospital and Clinics)
 - In 2015, were eligible for an employer premium contribution to their health insurance and were **enrolled** in State Group Health Insurance

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Dental Insurance



Dental Insurance – Uniform Dental

- **Periodontal Maintenance** – Increase coverage from 80% to 100%
- **Newly Covered Services:**
 - Pulp Vitality Tests – helps a dentist determine a treatment plan
 - Caries Assessment – helps a dentist predict future dental health
 - Sealant Restorations



Dental Insurance – Uniform & Preventive

- Uniform and Preventive Dental plans: provide diagnostic, preventive and some basic services
- Eligibility is based on whether enrolled in State Group Health, waive State Group Health, or select the Health Opt-Out Incentive:
 - **Enroll** in State Group Health Insurance = **Uniform Dental**
 - **Waive** State Group Health **OR** select the **Opt-Out Incentive** = **Preventive Dental**

*Employees are eligible for **either** the Uniform Dental or Preventive Dental plan.*
- Same: Covered services and levels of coverage (single/family)
- Different: Employee premiums (higher for the Preventive)







Dental Insurance – Comparison

	Uniform Dental (SGH enrollees) Preventive Dental (Non-SGH enrollees)	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO & Delta Dental Premier	Delta Dental PPO	Delta Dental PPO & Delta Dental Premier
Benefit Maximum	\$1,000	\$1,000	\$2,500
Preventive	100%	Not Covered	Not Covered
Basic Services	80%	50%	80%
Major Services	Not covered	50%	60% or 80%
Orthodontia	50% up to \$1,500 (to age 19)	Not Covered	50% up to \$1,500 (includes adult ortho)

Dental Insurance – Networks

- **PPO (Select Plan):** network with the deepest discounts
- **PPO & Premier (Uniform, Preventive, Select Plus Plans):** with two networks, the selection of providers is much greater

Example Savings for a Common Procedure

	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay
PPO Network	\$1,200	\$825	80%	\$660	\$0	\$165
Premier Network	\$1,200	\$985	80%	\$788	\$0	\$197

Dental Insurance – Employee Premiums

2020 Monthly Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Uniform Dental*	\$4.00	\$9.00	\$9.00	\$9.00
Preventive Dental	\$30.20	\$75.50	\$75.50	\$75.50
Select*	\$9.28	\$18.56	\$12.52	\$22.28
Select Plus*	\$16.82	\$33.64	\$31.12	\$51.30

*Slight increase to employee premiums.

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Vision Insurance



Vision Insurance

- Provides coverage for a vision exam and materials
- Network: VSP Choice
- Benefits and employee premiums for 2020 remain the same:

	Monthly Premium
Employee	\$6.38
Employee + Spouse	\$12.76
Employee + Child(ren)	\$14.38
Family	\$22.98



Annual Benefits Enrollment 2020

Health Savings Account (HSA)



Health Savings Account (HSA)

- **Must be eligible for both the HDHP and HSA**
 - HDHP: Must be covered by the WRS
 - HSA: Must be enrolled in a HDHP
 - If enrolled in Medicare, TRICARE or a plan not considered a HDHP, not eligible
 - If a covered dependent under a health care FSA, such as a spouse, not eligible
 - If a covered dependent of another person for tax purposes, not eligible
 - Must complete Coordination of Benefits or will default to Health Plan
- Employees with **J-1 visas** should not elect HDHP/Access HDHP; the plans do not meet J-1 visa requirement (deductible may not exceed \$500)



Health Savings Account (HSA)

- **Participants turning age 65 in 2020:** no longer eligible for HDHP/HSA as of the first day of the month they turn age 65 if they elect Social Security and/or Medicare (or are automatically enrolled)
- If enrolled in HDHP/HSA during ABE; however, are not eligible, could result in:
 - HDHP enrollment changed to Health Plan
 - Employee premiums and claims retroactively adjusted to date of ineligibility
 - HSA contributions will need to be repaid

Health Savings Account (HSA)

- **Employment Category Reminders:**
 - **Crafts Workers:** must enroll in HSA if they elect HDHP; however, they will not receive the employer HSA contribution
 - **Grad/Short-Term Academic Staff:** not eligible for HDHP/HSA
 - **University Staff-Temporary:** HSA contributions are post-tax

Health Savings Account (HSA)

HSA Limits - Employee receives Full Employer Share of Health Premium

Coverage	Total Contribution Limit = (Employer + Employee)	Employer Contribution	Employee Contribution
Single	\$3,550*	\$750	\$2,800
Family	\$7,100*	\$1,500	\$5,600

*Additional \$1,000 catch-up contribution allowed for employees at or will attain 55+ years of age during 2020

Health Savings Account (HSA)

HSA Limits when Employee pays Less Than Half Time Rates Health Premium

Coverage	Total Contribution Limit = (Employer + Employee)	Employer Contribution	Employee Contribution
Single	\$3,550	\$375	\$3,175
Family	\$7,100	\$750	\$6,350

HSA Limits for Crafts Workers

Coverage	Total Contribution Limit = (Employer + Employee)	Employer Contribution	Employee Contribution
Single	\$3,550	\$0	\$3,550
Family	\$7,100	\$0	\$7,100

Health Savings Account (HSA)



▪ Vendor Change:

- **ConnectYourCare (CYC)** is the administrator effective 1/1/2020. Targeted communications began in August 2019.
- Last day to use TASC HSA debit card is 1/31/20.
- Employees may electronically consent to transfer their HSA balance from TASC to CYC. This transfer process will occur in February. This means that these funds **will not be available** to use in the month of February.
- Employees that do not transfer their balance are responsible for a \$3 monthly administrative fee. Funds remaining may still be used for qualifying expenses.
- Website for additional information: [2020 Vendor Change](#)



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Flexible Spending Account (FSA)



Flexible Spending Accounts

Account Type	Eligible Expenses	Eligible Dependents	Annual Contribution Maximum*
Health Care FSA	Medical, dental, vision & prescription expenses	You, your spouse, qualified dependent(s)	\$2,700
Limited Purpose FSA	Dental, vision & post-medical deductible expenses	You, your spouse, qualified dependent(s)	\$2,700
Dependent Day Care	After school care, adult or child daycare, preschool	You, your spouse, qualified dependent(s)	\$5,000 (based on tax filing status)



*May change if the IRS changes the maximums significantly

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Flexible Spending Accounts

- Enrollment **required** each year
- **Eligibility:** All employees except University Staff-Temporary, Fellows, Scholars, Graduate Intern/Trainees and Post-Doctoral Fellow/Trainees
- **Deductions** (before Federal, State and FICA taxes):
 - Monthly paid employees: 12 or 9 deductions per year
 - Biweekly paid employees: 24 deductions per year (A & B payrolls only)
- **Carryover:**
 - Health Care and Limited Purpose Health Care: up to \$500 remaining on December 31st
 - Dependent Day Care: does not apply



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Flexible Spending Accounts (FSA)



▪ Vendor Change:

- **ConnectYourCare (CYC)** is the administrator effective 1/1/2020. Targeted communications began in August 2019.
- Last day to use TASC FSA debit card is 12/31/2019
- The carryover process from TASC to CYC for the Health Care FSAs will occur in April. This means carryover funds **will not be available** to use until 05/01/2020.
- **Dependent Day Care Account:** Manual claims filing only; however, ETF and CYC are continuing to discuss this process
- Website for additional information: [2020 Vendor Change](#)

Annual Benefits Enrollment 2020

Individual & Family Life Insurance

Individual & Family Life Insurance

- **Employees enrolled may increase coverage by:**
 - Employee: \$5,000, \$10,000, \$15,000 or \$20,000
 - Spouse/Domestic Partner: \$5,000 or \$10,000
 - Child(ren): \$2,500
- **Maximum Coverage Levels:**
 - Employee: \$300,000
 - Spouse/Domestic Partner: \$150,000
 - Child(ren): \$25,000

Individual & Family Life Insurance

- **To Increase Coverage**
 - **How:** Self Service during ABE
- **To Decrease Coverage**
 - **How:** Paper application during ABE
- **Effective Date for either:** January 1, 2020
 - Changes to **reduce** or **cancel** coverage submitted outside of the ABE period are effective the first of month following the date the application is received.
- **New Premium:** Reflected on December pay

Annual Benefits Enrollment 2020

Accidental Death & Dismemberment Insurance



Accidental Death & Dismemberment

- Employees may enroll in or make changes during ABE.
- **If through Self Service:** January 1, 2020 effective date
- **If paper application:** First of the month following receipt of application (if earlier is preferred)
- **Reminder of additional components:**
 - Identity Theft Protection
 - Travel Assist Benefit
- No change to employee premiums.
- ETF will no longer offer their AD&D plan to State Agency employees.

UW System and UW Hospital & Clinics will continue to offer their AD&D plans to their employees.



Annual Benefits Enrollment 2020

Accident Insurance (new plan)



Accident Insurance

- **What is Accident Insurance:**
 - Provides cash payment directly to you in the event of an accident. You may use the payment for anything you'd like to help provide some financial protection when the unexpected happens.
- **Covered accidents:**
 - Injuries, emergency care, hospital care and surgery.
- **Accidental Death & Dismemberment (AD&D):**
 - Provides an AD&D benefit
- **Other Features:**
 - Identity Theft



Accident Insurance

- **Who is eligible:**
 - Active employees eligible for State Group Health Insurance.
- **Employees can enroll:**
 - Within 30 days from date of hire
 - During ABE
 - Within 30 days of a qualifying life event

Accident Insurance

- **Coverage Types:**

Employee	}	Must elect employee coverage to elect coverage for spouse, child(ren) or entire family
Employee and spouse		
Employee and child(ren)		
Employee and family		
- If other family members are employed by UW System and/or State of Wisconsin, each eligible employee may only be covered as an employee OR dependent, not both.
- To maximize the AD&D benefit available under the plan, family members should enroll as an employee versus employee and spouse, employee and child(ren) or employee and family.

Accident Insurance – AD&D Component

Accident Insurance:

AD&D Coverage Amount

Employee	\$25,000
Spouse	\$12,500
Child(ren)	\$ 6,250

Accidental Death & Dismemberment (AD&D):

AD&D Coverage Amount

Employee	\$25,000 - \$500,000
Spouse/Domestic Partner	50-60% of Employee Coverage*
Child(ren)	15-20% of Employee Coverage*

* *Varies depending on coverage level; employee + spouse/DP, employee + children, family. Maximum spouse/DP benefit \$300,000, maximum child(ren) benefit \$50,000.*

- Employees may enroll in Accident Insurance **and** AD&D Insurance

Accident Insurance

- **How to enroll:** through Self Service
- **Effective Date:** January 1, 2020
- **ID Cards:** None
- **Employee Premiums:**

	Monthly Premium
Employee	\$3.26
Employee + Spouse	\$4.94
Employee + Child(ren)	\$7.10
Family	\$10.46

Annual Benefits Enrollment 2020

Miscellaneous



Wisconsin Retirement System (WRS)

- **WRS** contribution amounts will increase slightly for all employee types:

Effective January 1, 2020	
General / Teacher / Executive	
Employee Contribution	6.75%
Employer Contribution	6.75%
Total	13.50%
Protective	
Employee Contribution	6.75%
Employer Contribution	11.65%
Total	18.40%

- **Accumulated Sick Leave Conversion Credit Program: 1.1% to 1.2%**



Miscellaneous

- **Long-Term Care Insurance: Effective January 1, 2020**
 - No new participants.
 - Current participants may continue coverage with Mutual of Omaha (administered by HealthChoice). Participants should contact HealthChoice directly to make changes or cancel coverage.

- **Income Continuation Insurance (ICI): Effective February 1, 2020**
 - Employee premiums will increase 20%.

Miscellaneous

- **State Group Life Insurance: Effective April 1, 2020**
 - Employee coverage premiums will increase 5%.
 - Spouse/dependent coverage premiums will decrease slightly.

- **Required Affordable Care Act Non-Discrimination Notice:**
 - The UW System and Department of Employee Trust Funds comply with applicable Federal civil rights laws and do not discriminate based on race, color, national origin, age, disability or gender.

Employee Resources



Employee Resources

- **Informational Presentations – In-Person & Live Streamed**
 - Held by UWO Human Resources Benefits Specialist
 - All sessions are live streamed – link on UWO ABE webpage

Date	Time	Location
Thursday, October 3	4:30pm – 5:30pm	Sage 1216, Oshkosh campus & Live Stream
Friday, October 4	9:00am – 10:00am	Sage 1232, Oshkosh campus & Live Stream
Tuesday, October 8	1:00pm - 2:00pm	Sage 1216, Oshkosh campus & Live Stream
Wednesday, October 9	8:00am – 9:00am	Sage 2232, Oshkosh campus & Live Stream
Wednesday, October 16	1:00pm – 2:00pm During HR Connections	Sage 1232, Oshkosh campus Watch Email for HR Connections live stream link



Employee Resources

▪ Open Lab Assistance

- Help with completing self-service enrollment/changes
- If adding dependents will need to bring
 - Names, social security numbers, birth dates
 - Copy of health insurance card (if have **other** health insurance coverage)
- Open period for walk-ins; no RSVP required
- Note may have to wait for assistance depending on number of staff at time of your arrival

Employee Resources

▪ Open Lab Assistance

Date	Time	Location
Wednesday, October 9	1:00pm – 4:00pm	IDEA Lab Polk 7, Oshkosh campus
Friday, October 11	9:00am – 11:30am; 12:30pm – 4:00pm	Library Computer Lab, Room 1249 Fox Cities campus
Thursday, October 17	9:00am - 4:00pm	Computer Lab S227, Fond du Lac campus
Friday, October 18	12noon – 4:00pm	IDEA Lab Polk 7, Oshkosh campus
Monday, October 21	2:30pm – 5:00pm	IDEA Lab Polk 7, Oshkosh campus
Tuesday, October 22	2:00pm – 6:00pm	IDEA Lab Polk 7, Oshkosh campus
Wednesday, October 23	7:30am - 10:30am	IDEA Lab Polk 7, Oshkosh campus

Employee Resources

- **Benefits Fair**

- Ask questions of provider representatives that administer coverage

Wednesday, October 16, 2019

10:00am – 1:00pm

Reeve Memorial Union Ballroom, 227, Oshkosh campus

- **Other fairs across the state:**

- <https://www.wisconsin.edu/abe/download/benefitsfairs.pdf>



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Employee Resources

- **UWO ABE Webpage**

- <https://uwosh.edu/hr/annual-benefits-open-enrollment/>

- **Enroll/Make Changes via Self-Service**

- Enroll/Make Changes via My UW System Portal by 10/25/2019, 4:30pm
- Guide: <https://uwservice.wisconsin.edu/docs/publications/abe-quick-start.pdf>

- **Update Coordination of Benefits**

- Via My UW System Portal
- Guide: <https://kb.wisc.edu/hrs/67317>



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Next Steps: Prepare, decide and act by October 25, 2019!

Deadline to enroll/make changes is Friday, October 25, 2019 by 4:30pm

Survey: Complete the survey after you enter your elections through Self Service. The link will be available in your Confirmation Statement.

