Agenda

- Changes Allowed during Annual Benefits Enrollment (ABE)
- Health Insurance Basics
- Main Benefits Changes
- Pharmacy Benefits
- Well Wisconsin Program
- Health Opt-Out Incentive
- Dental and Vision Insurance
- Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
- Individual & Family Life Insurance
- Accidental Death & Dismemberment (AD&D) and Accident Insurance
- Other Updates & Employee Resources

www.wisconsin.edu/ohrwd/admin/download/ABE.pdf
## Change Allowed

## Changes Allowed

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>What Changes are Allowed during ABE?</th>
<th>Add or Remove Dependents</th>
<th>Cancel</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Group Health Insurance</td>
<td>Enroll, Change Plan Design and/or Carrier</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Uniform Dental Insurance</td>
<td>Enroll (if enrolled in State Group Health)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Supplemental Dental Insurance</td>
<td>Enroll, Change plans (Select or Select Plus)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Preventive Dental Insurance</td>
<td>Enroll (if not enrolled State Group Health)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Accident Insurance</td>
<td>Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
## Changes Allowed

<table>
<thead>
<tr>
<th>Benefit</th>
<th>What Changes are Allowed during ABE?</th>
<th>Add or Remove Dependents</th>
<th>Cancel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Opt-Out Incentive</td>
<td>MUST re-enroll each year</td>
<td>N/A</td>
<td>N/A (automatically ends December 31st)</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>MUST re-enroll each year</td>
<td>N/A</td>
<td>N/A (automatically ends December 31st)</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>MUST re-enroll each year</td>
<td>N/A</td>
<td>N/A (automatically ends December 31st)</td>
</tr>
<tr>
<td>Individual &amp; Family Life Insurance</td>
<td>Annual Increase Option (current enrollees only)</td>
<td>No-Add Yes-Remove (anytime)</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>Enroll, Change Volume of Coverage</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
</tbody>
</table>

## Health Insurance Basics

**Plan Design**

**Plan Components (copay, deductible, coinsurance, out-of-pocket limit)**

**Summary**
Health Insurance Basics

- **Health Plan Designs:**
  - It’s Your Choice Health Plans = Health Plans
  - High Deductible Health Plans = HDHPs
  - It’s Your Choice Access Health Plans = Access Plans
  - Access High Deductible Health Plans = Access HDHPs

No changes for 2021.

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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 changes for 2021.
Health Insurance Basics

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

<table>
<thead>
<tr>
<th>2021</th>
<th>Health Plan / Access Plan (excludes pharmacy)</th>
<th>HDHP / Access Plan HDHP (includes pharmacy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Deductible</td>
<td>$250</td>
<td>$500&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Full family deductible must be met before any services are covered at coinsurance level.

No changes for 2021.

---

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 changes for 2021.
Health Insurance Basics

- **Out-of-Pocket Limit** – **total amount** an employee pays for covered services; includes copayments, deductible and coinsurance

<table>
<thead>
<tr>
<th>2021</th>
<th>Health Plan / Access Plan (excludes pharmacy)</th>
<th>HDHP / Access Plan HDHP (includes pharmacy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td><strong>OOPL</strong></td>
<td>$1,250</td>
<td>$2,500&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

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

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

No changes for 2021.

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**Deductible**
Member pays medical costs until the **deductible** is met

**Coinsurance**
Member pays **coinsurance** amounts; insurance covers remaining costs

**Out-of-Pocket Limit**
Insurance covers expenses at 100% after member meets **out-of-pocket limit** or federal maximum out-of-pocket

**COPAYS** do not apply toward deductible; however, they do apply towards the Out-of-Pocket Limits
Health Insurance Basics

### Deductible, Out-of-Pocket Limit and HSA Contribution

<table>
<thead>
<tr>
<th>Health Plan / Access Plan: Deductible (no pharmacy deductible)</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250</td>
<td>$500</td>
<td></td>
</tr>
</tbody>
</table>

| 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

<table>
<thead>
<tr>
<th>Primary Care Physician Office Visits</th>
<th>$15 Copay and 10% Coinsurance</th>
</tr>
</thead>
</table>

| Specialist Office Visits            | $25 Copay and 10% Coinsurance |

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**How to select a health insurance carrier and/or locate in-network providers:**

- **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

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2021 Main Benefits Changes

State Group Health Insurance

Vision Insurance

- **Newly Covered Services**
  - Biofeedback services for urinary incontinence

- **Premiums**
  - Health Plan and HDHP premiums will increase ($2-$7 per month).
  - Access Health Plan and Access HDHP premiums (in WI) will decrease.

- **Other Changes**
  - Health insurance plan carriers will no longer offer a wellness incentive component within their plans. Note: The $150 incentive available through the Well Wisconsin Program will continue to be offered.
2021 Main Benefits Changes

State Group Health Insurance (continued):

- **WEA Trust-East** – Affinity Medical Group no longer covered (St. Elizabeth in Appleton, Mercy Medical Center in Oshkosh, Calumet Medical Center); check your provider if with Ascension.

- **Reminder**
  - Telehealth services will continue to be covered without cost-sharing (unless services would have normally been provided in an office visit setting prior to the pandemic).
  - For HDHP telehealth services are covered before deductible is met through 2021.

### 2021 Main Benefits Changes

**Health Insurance Employee Premiums (with Uniform Dental)**

<table>
<thead>
<tr>
<th>2021</th>
<th>Health Plan (WRS benefits package)</th>
<th>High Deductible Health Plan (HDHP) (WRS benefits package)</th>
<th>Health Plan (Graduate Assistant / Short-Term Academic Staff benefits package)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
<td>Single</td>
</tr>
<tr>
<td>Health Plan and HDHP (excluding Access Plans)</td>
<td>$96</td>
<td>$238</td>
<td>$36</td>
</tr>
<tr>
<td>Access Health Plan and Access HDHP</td>
<td>$255</td>
<td>$632</td>
<td>$195</td>
</tr>
<tr>
<td>Access Health Plan and Access HDHP (work outside of WI)</td>
<td>$150</td>
<td>$376</td>
<td>$90</td>
</tr>
</tbody>
</table>

*Premiums reflected are with Uniform Dental.*
# 2021 Main Benefits Changes

## Health Insurance Employee Premiums (without Uniform Dental)

<table>
<thead>
<tr>
<th>2021</th>
<th>Health Plan (WRS benefits package)</th>
<th>High Deductible Health Plan (HDHP) (WRS benefits package)</th>
<th>Health Plan (non-WRS Graduate Assistant / Short-Term Academic Staff benefits package)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
<td>Single</td>
</tr>
<tr>
<td>Health Plan and HDHP (excluding Access Plans)</td>
<td>$92</td>
<td>$229</td>
<td>$32</td>
</tr>
<tr>
<td>Access Health Plan and Access HDHP</td>
<td>$251</td>
<td>$623</td>
<td>$191</td>
</tr>
<tr>
<td>Access Health Plan and Access HDHP (work outside of WI)</td>
<td>$146</td>
<td>$367</td>
<td>$86</td>
</tr>
</tbody>
</table>

*Review total premiums if you are required to pay 50% or 100% of the total premium.*

## Pharmacy Benefits
Pharmacy Benefits

<table>
<thead>
<tr>
<th>Prescription Drug Level</th>
<th>Member Cost</th>
<th>Annual Out-of-Pocket Limit Health Plan</th>
<th>Annual Out-of-Pocket Limit HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>$5 per fill</td>
<td>$600 individual $1,200 family</td>
<td></td>
</tr>
<tr>
<td>Level 2</td>
<td>20% ($50 max per fill)</td>
<td>$600 individual $1,200 family</td>
<td></td>
</tr>
<tr>
<td>Level 3</td>
<td>40% ($150 max per fill + difference if dispense as written drug)</td>
<td>Does not apply to Rx OOPL. Only applies to Federal MOOP.</td>
<td>Included in medical OOPL ($2,500 / $5,000)</td>
</tr>
<tr>
<td>Level 4 Preferred Specialty Pharmacy fill only</td>
<td>$50 per fill</td>
<td>$1,200 individual $2,400 family</td>
<td></td>
</tr>
</tbody>
</table>

Well Wisconsin Program

Well-being Incentive
WebMD Integration
Well Wisconsin Program – WebMD Integration

- **WebMD** recently acquired StayWell, the current administrator for the Well Wisconsin Program.
- WebMD will be able to provide additional well-being tools, resources and a smoother portal user experience.
- **New portal due to the acquisition.**
- Account set-up required due to launch of new portal.
- **Portal will be unavailable beginning mid-December until early-January.**
- Additional information will be communicated as it becomes available.

Well Wisconsin Program – Well-being Incentive

- State Group Health Insurance participants will need to complete a screening, health assessment and well-being activity by:
  - **October 9, 2020** to receive the $150 incentive for 2020.
  - **October 8, 2021** to receive the $150 incentive for 2021.

*Health Check options: biometric screening, preventive dental exam, health coaching call, or health care provider form.*
Health Insurance Opt-Out Incentive

- **Enroll** through Self Service to participate in 2021
- $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 2021
Health Insurance Opt-Out Incentive

- You are eligible IF you:
  - Are eligible for the WRS benefits package
  - Are eligible for the employer premium contribution to your 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 your health insurance and were enrolled in State Group Health Insurance

Dental Insurance

Uniform, Preventive and Supplemental Dental Insurance
**Dental Insurance – Plan Comparison**

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental <em>(SGH enrollees)</em></th>
<th>Preventive Dental <em>(Non-SGH enrollees)</em></th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provider Network</strong></td>
<td>Delta Dental PPO &amp; Delta Dental Premier</td>
<td>Delta Dental PPO</td>
<td>Delta Dental PPO &amp; Delta Dental Premier</td>
<td></td>
</tr>
<tr>
<td><strong>Benefit Maximum</strong></td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,500</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive</strong></td>
<td>100%</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>80%</td>
<td>50%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>Not covered</td>
<td>50%</td>
<td>60% or 80%</td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>50% up to $1,500 (to age 19)</td>
<td>Not Covered</td>
<td>50% up to $1,500 (includes adult ortho)</td>
<td></td>
</tr>
</tbody>
</table>

**Dental Insurance – Uniform & Preventive**

- Uniform and Preventive Dental: provide diagnostic, preventive and some basic services
- Eligibility: Based on whether you enroll 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
    - You are eligible for either Uniform OR Preventive Dental.
- Same: Covered services and levels of coverage (single/family)
- Different: Employee premiums (higher for the Preventive)
Dental Insurance – Network

- **PPO:** The dentists in this network provide the **deepest** discounts for services (per their contract with Delta Dental).
- **Premier:** The dentists in this network provide discounts for services (per their contract with Delta Dental); however, **not as deep** as the PPO network discounts.

- **Select Plan:** If you enroll in this plan, choose a dentist in the PPO network.
- **Uniform, Preventive, Select Plus Plans:** If you enroll in any of these plans, choose a dentist in the PPO or Premier networks.

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Dental Insurance – Employee Premiums

<table>
<thead>
<tr>
<th>2021 Monthly Premiums</th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uniform Dental</td>
<td>$4.00</td>
<td>$9.00</td>
<td>$9.00</td>
<td>$9.00</td>
</tr>
<tr>
<td>Preventive Dental</td>
<td>$30.20</td>
<td>$75.50</td>
<td>$75.50</td>
<td>$75.50</td>
</tr>
<tr>
<td>Select</td>
<td>$9.28</td>
<td>$18.56</td>
<td>$12.52</td>
<td>$22.28</td>
</tr>
<tr>
<td>Select Plus</td>
<td>$16.82</td>
<td>$33.64</td>
<td>$31.12</td>
<td>$51.30</td>
</tr>
</tbody>
</table>

*No change to premiums.*
Vision Insurance – New Carrier)

- **Vendor Change**: DeltaVision will be the carrier for 2021.
- **Network**: EyeMed’s Insight Network
- **Benefits**: Provides coverage for a vision exam and/or materials.
- **Enhancement**: Benefits for contacts and frames can be used in the same year; employee would just be responsible for the cost of the lenses.
  - Example: Employee may use the $150 on contacts and another $150 on frames in the same year. Employee would be responsible for the cost of the lenses.
Vision Insurance

- **ID Card:** All enrollees will receive a vision insurance ID card.
- **Current Enrollees:** Automatically enrolled for 2021. Employees that need to make a change or drop coverage for 2021 should do so through Self Service.
- **Employee Premiums:**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$5.72</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$11.42</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$12.88</td>
</tr>
<tr>
<td>Family</td>
<td>$20.58</td>
</tr>
</tbody>
</table>

*Slight decrease to premiums.*

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. You are **not eligible** IF:
    - Enrolled in Medicare, TRICARE or a plan not considered a HDHP
    - A covered dependent under a health care FSA, such as a spouse
    - A covered dependent of another person for tax purposes
  - 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)

- **If you will turn age 65 in 2021:** You are no longer eligible for HDHP/HSA as of the first day of the month you turn age 65 if you elect Social Security and/or Medicare (or are automatically enrolled)

- If you enrolled in HDHP/HSA during ABE; however, are not eligible, this could result in:
  - HDHP enrollment changed to Health Plan
  - 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

- Additional information: HSA Eligibility

Action needed? Yes. Employees must take action if they want the HSA in 2021

---

Health Savings Account (HSA)

HSA Limits – If you receive Full Employer Share of Premium

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Contribution Limit = (Employer + Employee)</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,600*</td>
<td>$750</td>
<td>$2,850</td>
</tr>
<tr>
<td>Family</td>
<td>$7,200*</td>
<td>$1,500</td>
<td>$5,700</td>
</tr>
</tbody>
</table>

*Additional $1,000 catch-up contribution allowed if you are or will attain 55+ years of age during 2021
Health Savings Account (HSA)

**HSA Limits – If you work Less Than 50% Time**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Contribution Limit = (Employer + Employee)</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,600</td>
<td>$375</td>
<td>$3,225</td>
</tr>
<tr>
<td>Family</td>
<td>$7,200</td>
<td>$750</td>
<td>$6,450</td>
</tr>
</tbody>
</table>

**HSA Limits – If you are a Crafts Worker**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Contribution Limit = (Employer + Employee)</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,600</td>
<td>$0</td>
<td>$3,600</td>
</tr>
<tr>
<td>Family</td>
<td>$7,200</td>
<td>$0</td>
<td>$7,200</td>
</tr>
</tbody>
</table>

*Additional $1,000 catch-up contribution allowed if you are or will attain 55+ years of age during 2021.*

Flexible Spending Account (FSAs)

Health Care FSA  
Limited Purpose FSA  
Dependent Day Care Account
### Flexible Spending Accounts

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Eligible Expenses</th>
<th>Eligible Dependents</th>
<th>Annual Contribution Maximum*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA</td>
<td>Medical, dental, vision &amp; prescription expenses</td>
<td>You, your spouse, qualified dependent(s)</td>
<td>$2,750</td>
</tr>
<tr>
<td>Limited Purpose FSA</td>
<td>Dental, vision &amp; post-medical deductible expenses</td>
<td>You, your spouse, qualified dependent(s)</td>
<td>$2,750</td>
</tr>
<tr>
<td>Dependent Day Care</td>
<td>After school care, adult or child daycare, preschool</td>
<td>You, your spouse, qualified dependent(s)</td>
<td>$5,000 (based on tax filing status)</td>
</tr>
</tbody>
</table>

*May change if the IRS changes the maximums significantly

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### Flexible Spending Accounts

- **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 & Limited Purpose FSA carryover limit will increase to $550. Does not apply for Dependent Day Care.

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**Action needed? Yes. Employees **must** take action if they want an FSA in 2021**
Individual & Family Life Insurance

Annual Increase Option

- 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

*Coverage amount may not exceed Employee coverage amount.
Individual & Family Life Insurance (increase)

- **How:** Self Service during ABE
- **Effective Date:** January 1, 2021
- **New Premium:** Deducted from December pay

Individual & Family Life Insurance (decrease)

- **How:** Paper application during ABE
- **Effective Date:** First of the month following the date the application is received by your human resources department.

Changes to **reduce** or **cancel** coverage may be submitted at any time and are effective the first of month following the date the application is received.
Accidental Death & Dismemberment Insurance

- You may enroll in or make changes during ABE.
- **Through Self Service**: January 1, 2021 effective date
- Additional components: Identity Theft Protection, Travel Assist
- No change to employee premiums.
Accident Insurance

- **What is Accident Insurance**: Provides cash payment directly to you in the event of an accident. Use the payment for anything to help provide some financial protection when the unexpected happens.
- **Covered accidents**: Injuries, emergency care, hospital care and surgery. Amount payable varies depending on severity of accident.
- **Accidental Death & Dismemberment (AD&D)**: Includes an AD&D benefit which will increase to $100,000 (vs $25,000) for 2021.
- **Other Feature**: Identity Theft
Accident Insurance

- **Who is eligible:** You are eligible if you are eligible for State Group Health Insurance.
- **When you may enroll:**
  - Within 30 days from date of hire
  - During ABE
  - Within 30 days of a qualifying life event

**Coverage Types:**
- Employee
- Employee and spouse
- Employee and child(ren)
- Employee and family

- If other family members are employed by UW System 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

Change for 2021 - Accidental Death & Dismemberment Component

• Employee coverage increasing to $100,000 from $25,000.

<table>
<thead>
<tr>
<th>Accident Insurance:</th>
<th>Accidental Death &amp; Dismemberment (AD&amp;D):</th>
</tr>
</thead>
<tbody>
<tr>
<td>AD&amp;D Coverage Amount</td>
<td>AD&amp;D Coverage Amount</td>
</tr>
<tr>
<td>Employee $100,000</td>
<td>Employee $25,000 - $500,000</td>
</tr>
<tr>
<td>Spouse $12,500</td>
<td>Spouse/Domestic Partner 50-60% of Employee Coverage*</td>
</tr>
<tr>
<td>Child(ren) $6,250</td>
<td>Child(ren) 15-20% of Employee Coverage*</td>
</tr>
</tbody>
</table>

*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, 2021
- **ID Cards:** None
- **Employee Premiums:**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$4.38</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$6.26</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$8.44</td>
</tr>
<tr>
<td>Family</td>
<td>$12.32</td>
</tr>
</tbody>
</table>

*Slight increase to all premiums.
Other Updates

Wisconsin Retirement System (WRS)
Life Insurance
Income Continuation Insurance (ICI)
Parking & Transit Accounts

- **WRS** contribution amounts will remain the same:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee Contribution</th>
<th>Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>General / Teacher / Executive</td>
<td>6.75%</td>
<td>6.75%</td>
</tr>
<tr>
<td>Protective</td>
<td>6.75%</td>
<td>11.75%</td>
</tr>
</tbody>
</table>

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

- **State Group Life Insurance:** Effective April 1, 2021, employee coverage premiums will increase 5%.
  - Spouse/dependent coverage premiums will remain the same.

### UW Employees, Inc. Life Insurance: Premium change 1/1/2021

<table>
<thead>
<tr>
<th>Age as of January 1</th>
<th>Benefit Amount</th>
<th>Current Monthly Rate</th>
<th>New Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$33,000</td>
<td>$0.75</td>
<td>$0.74</td>
</tr>
<tr>
<td>35-39</td>
<td>$28,000</td>
<td>$0.94</td>
<td>$0.96</td>
</tr>
<tr>
<td>40-44</td>
<td>$25,000</td>
<td>$1.20</td>
<td>$1.20</td>
</tr>
<tr>
<td>45-49</td>
<td>$18,000</td>
<td>$1.50</td>
<td>$1.50</td>
</tr>
<tr>
<td>50-54</td>
<td>$15,000</td>
<td>$1.80</td>
<td>$1.80</td>
</tr>
<tr>
<td>55-59</td>
<td>$13,000</td>
<td>$2.85</td>
<td>$2.86</td>
</tr>
<tr>
<td>60-64</td>
<td>$12,000</td>
<td>$3.26</td>
<td>$3.26</td>
</tr>
<tr>
<td>65 and Over</td>
<td>$7,000</td>
<td>$2.25</td>
<td>$2.26</td>
</tr>
</tbody>
</table>
Other Updates

- **University Insurance Association Life Insurance:**
  - Plan Year End Changing from 9/30 to 12/31.
  - 2021 Plan Year will run from 10/1/2020 – 12/31/2021.
  - No change to 2021 plan year:
    - Annual deduction process.
    - $24 Annual Premium.
    - Premium deducted from October earnings (paid 10/30/2020).
  - Conversion/Continuation – Employees who terminate between 10/1/2020 – 12/31/2021 will have coverage through 12/31/2021.

Other Updates

- **Income Continuation Insurance (ICI):** Effective February 1, 2021, employee premiums will remain the same.

- **Parking & Transit Accounts:**
  - These accounts will again be offered to eligible employees effective January 1, 2021.
  - UW Employees not eligible if having parking deductions taken pre-tax.
Other Updates

**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.

Resources
Virtual Benefit Fair Sessions – Happening Now!

• The in-person benefits fair is replaced with Virtual Benefit Fair Sessions with individual vendors, including ETF.
• This is the time to ask questions directly with the vendors regarding coverage, etc.
• **Registration Required.** You will be sent an email with a link to participate in the session after you register.
• [https://www.wisconsin.edu/ohrwd/total-rewards/events/fairs/](https://www.wisconsin.edu/ohrwd/total-rewards/events/fairs/)

How to Make Changes / Updates

• Once you have made your benefits plan decisions, enroll via My UW System self-service.
  • *Tipsheet and video on how to make changes available via UWO ABE Website.*
• You will be required to provide the below information, so have this information handy.
  • Dependent names, Social Security numbers and dates of birth
  • Copy of health insurance card (if you have other health insurance coverage)
• **All elections must be completely submitted by 4:30pm on Friday, October 23, 2020.**
Assistance with Making Changes / Updates

• 15-minute one-on-one appointments are opportunities to gain assistance with completing the self-service online enrollment/change processes and answer *basic* ABE specific questions.

• This is not a time to *learn about* the changes; This is a time to *gain assistance* with the changes you wish to make or ask personal questions.

• **RSVP Required:** RSVP via Benefits Online Appointment Scheduler found on the UWO ABE Website under *Assistance with Changes* section:

  • [https://uwosh.edu/hr/annual-benefits-open-enrollment/](https://uwosh.edu/hr/annual-benefits-open-enrollment/)

  *Benefits Online Appointment Scheduler is also available via UWO HR Benefits and Insurance Webpage.*

• These sessions will be held virtually via Teams or via phone call only.

Where is Information?

• UWO ABE Website:

  • [https://uwosh.edu/hr/annual-benefits-open-enrollment/](https://uwosh.edu/hr/annual-benefits-open-enrollment/)
Reminder:

• **Must Enroll in the following EVERY YEAR**
  - Flexible Spending Accounts (FSA)
  - Health Savings Accounts (HSA)
  - Opt-Out Incentive for Health Insurance

• **High Deductible Health Plan (HDHP) Enrollment Requirement**
  - Employees who enroll in HDHP must provide updated coverage information every year in the My UW System portal.
  - Employees must also enroll in HSA to have the HDHP

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**Prepare, decide and act by October 23, 2020 at 4:30pm!**

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

**Information found at:**
https://uwosh.edu/hr/annual-benefits-open-enrollment/

**Questions:**
Jodi Anthony, Benefits Specialist
benefits@uwosh.edu; 920.424.2070