

# 2022 ANNUAL Benefits Enrollment

*September 27, 2021 - October 22, 2021*



Annual Benefits Enrollment (ABE)  
Employee Presentation

ABE web page: [www.wisconsin.edu/abe/](http://www.wisconsin.edu/abe/)

# Presentation Housekeeping

- Turn your camera off.
- Mute your microphone.
- Feel free to ask questions during the presentation. They will be answered along the way.
- Please do not include personal health information when asking questions. Questions containing personal health information will not be answered during this presentation.

# Agenda

- Main Benefits Changes
- Changes Allowed during Annual Benefits Enrollment (ABE)
- Health Insurance
- 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
- 403(b) Program
- Other Updates & Employee Resources



# 2022 Main Benefits Changes

State Group Health Insurance

Uniform & Preventive Dental Insurance

Accident Insurance

# 2022 Main Benefits Changes

## State Group Health Insurance

### ■ Health Insurance Plan Carriers

- Quartz Central & Quartz West will replace Quartz Community
  - Quartz Central: Adams, Columbia, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Richland, Rock, Sauk, Walworth, Waukesha, Waushara, Wood



**Action needed? Yes.**

If you are enrolled in Quartz Community, you **must** select a different carrier for 2022

# 2022 Main Benefits Changes

## State Group Health Insurance (continued)

### ■ Health Insurance Plan Carriers

- Quartz Central & Quartz West will replace Quartz Community
  - Quartz West: Buffalo, Chippewa, Clark, Crawford, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Trempealeau, Vernon



**Action needed? Yes.**

If you are enrolled in **Quartz Community**,  
**you must** select a different carrier for 2022

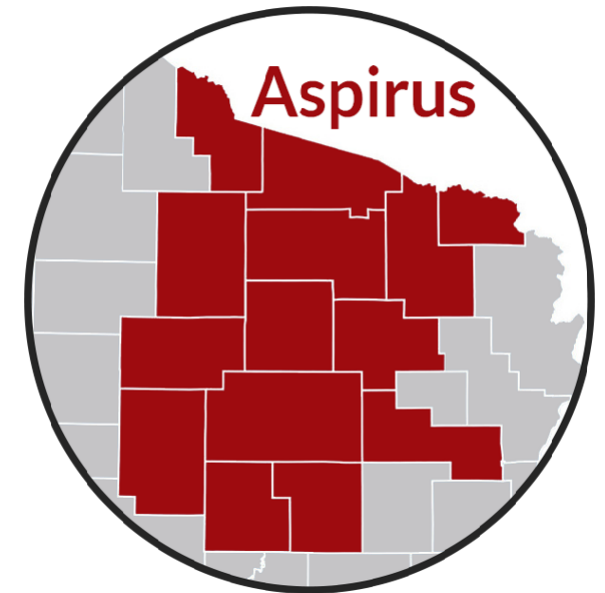
# 2022 Main Benefits Changes

## State Group Health Insurance (continued)

- Health Insurance Plan Carriers

- Aspirus (**new carrier**)

- Clark, Florence, Forest, Iron, Langlade, Lincoln, Marathon, Oneida, Portage, Price, Shawano, Taylor, Vilas, Waushara, Wood



# 2022 Main Benefits Changes

## Health Insurance Full Employer Contribution Rate & Uniform Dental

- Craftworkers eligible effective January 1, 2022:
  - full employer contribution rate towards health insurance and eligible for the Uniform dental rate
  - Eligible for the employer contribution towards the Health Savings Account (HSA)
  - Eligible for the opt-out



# 2022 Main Benefits Changes

## State Group Health Insurance (continued)

### ■ Coverage Enhancements

- Coverage added for medically necessary corrective jaw surgery
- Access to coverage for continuous glucose monitors expanded to the pharmacy benefit
- Timeframe requirement removed for extractions and dental repairs due to accidents
- Age for colonoscopy screenings to begin reduced to age 45

### ■ Premiums

- HDHP and Health Plan: an increase of \$2 to \$8 per month
- Access HDHP and Access Health Plan: an increase of \$3 to \$16 per month

# 2022 Main Benefits Changes

## Uniform and Preventive Dental Insurance

- **Coverage Enhancement:**
  - Coverage added for composite/resin fillings for the back teeth

## Accident Insurance

- **Coverage Enhancements:**
  - Cash benefit payment amounts increased for most covered injuries due to accident
  - Cash benefit added for outpatient rehabilitation therapy necessary due to accident

# 2022 Main Benefits Changes

## Health Insurance Employee Premiums without Uniform Dental (**with** Uniform Dental)

| 2022 Monthly Premiums   | 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)                       | \$96<br>(\$99)                     | \$237<br>(\$246) | \$34<br>(\$37)  | \$83<br>(\$92) | \$48<br>(\$51)  | \$118.50<br>(\$127.50) |
| Access Health Plan and Access HDHP                                  | \$257                              | \$639            | \$195   | \$485          | \$128.50  | \$319.50               |
| Access Health Plan and Access HDHP (if required to work outside WI) | \$151                              | \$380            | \$89  | \$226          | \$75.50   | \$190.00               |

Review total premiums if you are required to pay 50% or 100%.

Crafts workers are eligible for the employer share effective January 1, 2022.

# Changes Allowed

# Changes Allowed – Active Employees & Paid LOA

| Benefit Plan                  | What Changes are Allowed during ABE?                  | Add or Remove Dependents or Cancel Coverage |
|-------------------------------|---|---|
| State Group Health Insurance  | Enroll, Change Plan Design and/or Carrier             | Yes   |
| Uniform Dental Insurance      | Enroll<br>(if <b>enrolled</b> in State Group Health)  | Yes   |
| Supplemental Dental Insurance | Enroll, Change plans (Select or Select Plus)          | Yes   |
| Preventive Dental Insurance   | Enroll<br>(if <b>not</b> enrolled State Group Health) | Yes   |
| Vision Insurance              | Enroll  | Yes   |
| Accident Insurance            | Enroll  | Yes   |

# Changes Allowed – Active Employees & Paid LOA

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

# Health Insurance

Plan Designs

Components Summary

Pharmacy Benefits

How to Select a Health Insurance Plan Carrier

# Health Insurance – Plan Designs

- **Health Plan Designs:**

- Health Plans = **Health Plans (IYC)**
  - High Deductible Health Plans = **HDHPs (IYC)**
  - Access Health Plans = **Access Plans**
  - Access High Deductible Health Plans = **Access HDHPs**
- } **Local County-based Coverage**
- } **Nationwide Coverage**

*No changes for 2022.*



# Health Insurance – Plan Designs

|  | <b>Health Plan<br/>and<br/>Access Health Plan</b> | <b>High Deductible Health Plan (HDHP)<br/>and<br/>Access HDHP</b> |
|--|---|---|
| Health Savings Account<br>(Employer Contribution)<br>Single / Family | N/A   | Up to \$750 / \$1,500   |
| Deductible<br>Single / Family  | \$250 / \$500 <sup>1</sup>                        | \$1,500 / \$3,000 <sup>2</sup>                                    |

<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

# Health Insurance – Plan Designs

|  | <b>Health Plan<br/>and<br/>Access Health Plan</b> | <b>High Deductible Health Plan (HDHP)<br/>and<br/>Access HDHP</b> |
|--|---|---|
| Copayment<br>Primary Care / Specialty Care | \$15 / \$25<br>(does not go toward deductible)    | After deductible:<br>\$15 / \$25                                  |
| Coinsurance                                | After deductible: 10%                             | After deductible: 10%   |
| Out-of-Pocket Limit<br>Single / Family     | \$1,250 / \$2,500                                 | \$2,500 / \$5,000   |
| Preventive Services                        | \$0 (plan pays 100%)                              | \$0 (plan pays 100%)  |
| Emergency Room                             | \$75 copay then deductible then<br>coinsurance    | Deductible then \$75 copay then<br>coinsurance                    |

# Health Insurance – Pharmacy Benefits

|  | <b>Out-of-Pocket <u>Cost</u>*</b>  | <b>Out-of-Pocket <u>Limit</u><br/>Health Plan and<br/>Access Health Plan</b>  | <b>Out-of-Pocket <u>Limit</u><br/>HDHP and<br/>Access HDHP</b>                      |
|--|--|---|---|
| <b>Level 1</b>   | \$5 per fill   | \$600 single<br>\$1,200 family  | Included in medical<br>out-of-pocket limit:<br><br>\$2,500 single<br>\$5,000 family |
| <b>Level 2</b>   | 20%<br>(up to \$50 maximum per fill)   | \$600 single<br>\$1,200 family  |   |
| <b>Level 3</b>   | 40%<br>(up to \$150 maximum per fill<br>+ difference if dispense as<br>written drug) | Does not apply to<br>out-of-pocket limit; only applies to<br><b>federal</b> maximum out-of-pocket<br>limit<br>((\$8,700 single / \$17,400 family) |   |
| <b>Level 4</b><br>(through preferred<br>specialty pharmacy only) | \$50 per fill  | \$1,200 single<br>\$2,400 family  |   |

*\*For the HDHP and Access HDHP, these costs apply **after** the deductible*

*\*Contact ServeYouRx to learn about mail order services ([ServeYouRx.com](http://ServeYouRx.com))*

# Health Insurance – Components Summary

## Deductible

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

## Coinsurance

Then:  
Member pays **coinsurance** percentage; insurance covers remaining percentage

## Out-of-Pocket Limit / Maximum Out-of-Pocket Limit

Then:

HDHP: Insurance covers expenses at 100% after member meets **out-of-pocket limit**

Non-HDHP: Insurance covers expenses at 100% after member meets **out-of-pocket limit and federal maximum out-of-pocket limit** (\$8,700 single / \$17,400 family)

**COPAYS** do not apply toward deductible; however, do apply towards the out-of-pocket limits

# Health Insurance - How to Select a Carrier

- Use the **Health Plan Search** to locate in-network providers and/or find out which carriers will provide services in the counties you will mainly seek services in
  - 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
  - Click Submit

## 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

# Well Wisconsin Program

\$150 Incentive

# Well Wisconsin Program

- To earn the \$150 incentive, State Group Health Insurance participants and spouses will need to complete a health assessment, health check,\* and well-being activity by:
  - **October 8, 2021** to receive the \$150 incentive for 2021
  - **October 14, 2022** to receive the \$150 incentive for 2022

*\*Health check options: biometric screening, health care provider form, preventive dental exam, or health coaching call.*

# Health Insurance Opt-Out Incentive



# Health Insurance Opt-Out Incentive

- **You are eligible IF you:**

- Do not need health insurance through the UW System in 2022
- Are eligible for the WRS benefits package
- Are eligible for the employer premium contribution to your health insurance
- Do not receive State Group Health Insurance through parent or spouse through another state agency (examples: DOC, 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
  - *2015 rule does not apply to craftworkers.*

# Health Insurance Opt-Out Incentive

- \$2,000 incentive is **taxable**
- Incentive paid the first two paychecks of each month for both annual and academic employees
- **Enroll** through the MyUW Portal to participate in 2022
- **Crafts workers are eligible** effective January 1, 2022

**Action needed? Yes.**

You **must** take action if you want to receive the incentive in 2022

# Dental Insurance

Uniform, Preventive and Supplemental Dental Insurance

# Dental Insurance – Plan Comparison

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

# Dental Insurance – Employee Premiums

| 2022 Monthly Premiums | Employee | Employee + Spouse | Employee + Child(ren) | Family  |
|-----------------------|----------|-------------------|-----------------------|---------|
| Uniform Dental        | \$3.00   | \$9.00            | \$9.00                | \$9.00  |
| Preventive Dental     | \$34.72  | \$86.80           | \$86.80               | \$86.80 |
| Select                | \$9.76   | \$19.52           | \$13.16               | \$23.40 |
| Select Plus           | \$20.98  | \$41.96           | \$38.96               | \$64.28 |

*Increase to most premiums.*

**Note:** You may enroll in two dental plans. Either uniform OR preventive dental AND the Select OR Select Plus plan.

# Vision Insurance

# Vision Insurance

- **Carrier:** DeltaVision (no change)
- **Network:** EyeMed's Insight Network
- **Benefits:** Coverage for a vision exam and/or materials
- **Reminder:** Benefits for contacts and frames can be used in the same year; you are responsible of the cost of lenses
- **Monthly Premiums:**

| Employee | Employee + Spouse | Employee + Child(ren) | Family  |
|----------|-------------------|-----------------------|---------|
| \$5.72   | \$11.42           | \$12.88               | \$20.58 |

*No change 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. Employees are **not eligible** IF they:
    - Are a covered dependent under a health care FSA, such as a spouse
    - Are a covered dependent of another person for tax purposes
    - Are enrolled in Medicare, TRICARE or a plan not considered a HDHP
    - Have used VA benefits within the last 90 days (some exceptions apply)
  - 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 2022:** 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 enroll in HDHP/HSA during ABE; but, are not eligible, this could result in:
  - Your HDHP enrollment will be changed to a non-HDHP (Health Plan)
  - Premiums from their paycheck will be retroactively adjusted
  - Claims processed by the insurance carrier will be retroactively adjusted
  - HSA contributions will need to be repaid

# Health Savings Account (HSA)

- **Employment Category Reminders:**

- **Crafts Workers:** Are eligible for employer HSA contribution effective January 1, 2022
- **Graduate Assistant / Short-Term Academic Staff:** Not eligible for HDHP/HSA
- **University Staff-Temporary:** HSA contributions are post-tax

- Additional information: [HSA Eligibility](#)

**Action needed? Yes.**  
You **must** act if you want the HSA in 2022

# Health Savings Account (HSA) Limits and Employer Contribution

| Health Insurance Coverage | Total Contribution Limit (Employer + Employee) | Employer Contribution   |                           |
|---------------------------|--|---|---------------------------|
|                           |  | If eligible for full employer share of premium (including Crafts workers) | If you work less than 50% |
| Single                    | \$3,650*                                       | Up to \$750   | Up to \$375               |
| Family                    | \$7,300*                                       | Up to \$1,500   | Up to \$750               |

*\*Additional \$1,000 catch-up contribution allowed if an employee is or will attain 55 years of age in 2022*

# Flexible Spending Account (FSAs)

Health Care FSA

Limited Purpose FSA

Dependent Day Care Account

# Flexible Spending Accounts

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

*\*May change if the IRS changes the maximums significantly*

# 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):

- 24 deductions per year (first two pay dates of each month)

- **Carryover:**

- Health Care & Limited Purpose FSA: Up to \$550
- Dependent Day Care: \$0

**Action needed? Yes.**

You **must** act if you want an FSA in 2022

# Individual & Family Life Insurance



# Individual & Family Life Insurance

## Annual Increase Option

- Employees enrolled **may increase via MyUW portal** 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 (decrease)

You may **decrease or cancel** coverage at any time.

- **How:** Paper application during ABE
- **Effective Date:** First of the month following the date the application is received by Human Resources.

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

# Accidental Death & Dismemberment

- You may enroll in or make changes during ABE (or any time).
- **If during ABE use MyUW Portal:** January 1, 2022 effective date
- Additional components: Identity Theft Protection, Travel Assist
- No change to employee premiums

# Accident Insurance

# Accident Insurance

- **Accident Insurance:** Provides cash payment directly to you in the event of injury due to an accident. Use the payment for anything to help provide some financial protection when the unexpected happens.
- **Covered services:** Injuries, emergency care, hospital care and surgery. Amount payable varies depending on severity of accident.
- **New for 2022**
  - Benefit amounts for most covered accidents will increase.
  - Outpatient rehabilitation therapy coverage added
- **Premiums:** No change

# Accident Insurance

- **Coverage Types:** Employee  
Employee and spouse  
Employee and child(ren)  
Employee and family
- Must elect employee coverage to elect coverage for spouse, child(ren) or entire family
- If other family members are employed by UW System, UW Hospital and Clinics 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

- **How to enroll:** through the MyUW portal
- **Effective Date:** January 1, 2022
- **ID Cards:** None
- **Employee Premiums:**

|                       | <b>Monthly Premium</b> |
|-----------------------|------------------------|
| Employee              | \$4.38                 |
| Employee + Spouse     | \$6.26                 |
| Employee + Child(ren) | \$8.44                 |
| Family                | \$12.32                |

*No change to premiums.*



# How Make Changes or Enroll in Insurances

- **How:** MyUW portal
- **When:** through **October 22, 2021, 4:30pm**
- **Effective Date:** January 1, 2022
- **New Premium:** Deducted from December pay

# 403(b) Program Changes

# 403(b) Program – Main Program Changes

## 403(b) Program Enhancements

- **Name Change:** UW 403(b) Supplemental Retirement Program (SRP) *(formerly called UW Tax-Sheltered Annuity (TSA) 403(b) Program)*
- **2 Recordkeepers:**
  - TIAA – default recordkeeper
  - Fidelity
- **Effective January 1, 2022, you may no longer contribute to T. Rowe Price, Ameriprise or Lincoln.** You may choose to continue contributions to either TIAA or Fidelity or to stop contributions.
- **If you take no action, your current contribution election(s) will move to TIAA, the default recordkeeper.**

# 403(b) Program – Main Program Changes

## Asset Mapping

- T. Rowe Price participants' assets will be mapped to either TIAA or Fidelity, depending on their contribution election during open enrollment via MyUW portal
  - and through December 10 with the Salary Reduction Agreement
- Participants with Ameriprise and Lincoln can select a new provider – TIAA or Fidelity – for their future *contributions*
  - their account balances will *remain* with their current recordkeeper unless they choose to transfer
- **Beginning November 1, 2021**, employees will be able to visit their new recordkeeper – TIAA or Fidelity – to select funds from the 18 best-in-class fund options or self-guided brokerage window

# 403(b) Program – Main Program Changes

## More information:

- Review 403(b) Program Enhancements web page - [www.wisconsin.edu/ohrwd/benefits/tsa-changes/](http://www.wisconsin.edu/ohrwd/benefits/tsa-changes/)
- **Attend a Town Hall**
  - October 26, 2021
  - November 15, 2021
- **Watch for emails**

# Other Updates

Wisconsin Retirement System (WRS)

Life Insurance

Income Continuation Insurance (ICI)

Parking & Transit Accounts

# Other Updates

- **Wisconsin Retirement System (WRS)** contribution amounts will change slightly:

|                                      | 2022   | 2021   | Change   |
|--------------------------------------|--------|--------|----------|
| <b>General / Teacher / Executive</b> |        |        |          |
| Employee Contribution                | 6.50%  | 6.75%  | Decrease |
| Employer Contribution                | 6.50%  | 6.75%  | Decrease |
| Total                                | 13.00% | 13.50% |          |
| <b>Protective w/Social Security</b>  |        |        |          |
| Employee Contribution                | 6.50%  | 6.75%  | Decrease |
| Employer Contribution                | 12.00% | 11.75% | Increase |
| Total                                | 18.5%  | 18.5%  |          |

# Other Updates

- **State Group Life Insurance:**
  - Employee coverage premiums will increase 5% effective **April 1, 2022.**
  - Spouse/dependent coverage premiums will remain the same.
- **UW Employees, Inc. Life Insurance** – No change to premium



# Other Updates

## ■ **University Insurance Association Life Insurance:**

- *For Faculty, Academic Staff, and Limited Appointees only*
- Plan Year End Changing from 9/30 to 12/31
- If currently enrolled, coverage will continue through 12/31/2021
- For 2022 plan year:
  - Eligible employees automatically enrolled 1/1/2022
  - \$24 Annual Premium deducted from December pay (paid 12/16/2021) instead of October pay
- Conversion/Continuation – If you terminate between 10/1/2020 – 12/31/2021, you will have coverage through 12/31/2021

# Other Updates

- **Income Continuation Insurance (ICI)**
  - Employee premiums will decrease effective **February 1, 2022**.
- **Parking & Transit Accounts:**
  - *Not eligible if have parking permit deducted from UW paycheck.*
  - Employees must re-enroll to participate in 2022.
  - Employees may enroll or make changes at **any time** throughout the year.
  - Administrator: Optum Financial (formerly ConnectYourCare (CYC))
  - Maximum Contribution Limit: \$270 per month for parking. \$270 per month for transit.
  - Payment Card: Parking Account only (no payment card for the Transit Account). The same payment card is used for the parking account, healthcare FSAs and HSA.

# 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

# Resources

## Virtual Benefits Fair Sessions

- Meet with individual vendors, including ETF, Delta Dental, Optum Financial (previously CYC), Securian for life insurances.
- Learn more about what's offered in the plan.
- Offered each week of ABE

<https://www.wisconsin.edu/ohrwd/total-rewards/events/fairs/>

# Resources

Health Insurance & Pharmacy  
for Retirees

## Preparing to Retire? Consider Attending One of These Virtual Benefits Fair Sessions for Health & Pharmacy Specific for Retirees

<https://etf.wi.gov/open-enrollment-health-webinars>

- Uniform Benefits
- Where to find health plan information or provider directories on the ETF website
- Plan design and cost-sharing differences
- How to make the most of your benefits
- Preparing for retirement
- How to get care during the COVID-19 outbreak

### Webinar Dates and Registration Links:

- September 28, 11am-12pm
- October 4, 11am-12pm
- October 15, 1pm-2pm
- October 21, 1pm-2pm

# Resources

## ALEX

- online decision-support tool that acts as an informative, personalized benefits counselor.
- helps you learn more about the benefits that UW System offers and make the benefit plan decisions that may be best for you and your family.
- <https://www.wisconsin.edu/ohrwd/benefits/alex/>

## ETF Benefits Mentor

- For health insurance only
- IBM Benefits Mentor is the new interactive benefits counselor\* for **active state employees** and **non-Medicare retirees** powered by ETF's secure data warehouse.
- uses your claims information (if available) as a basis for personalized plan design recommendations, considers your medical needs, and what is most important to you when choosing a health plan.

# Resources

- **UWO ABE Webpage:**
  - <https://uwosh.edu/hr/annual-benefits-open-enrollment/>
- Emails from UW System and UWO Human Resources
- Portal Articles



# Resources

## Assistance Available Throughout ABE Period

- 15-minute one-on-one appointments available
- Help with completing self-service online enrollment/change processes
- Answer basic ABE specific questions

You choose the method

- Virtual, phone, in-person

## Sign-Up Required:

<https://outlook.office365.com/owa/calendar/BenefitsHumanResources@uwosh.onmicrosoft.com/bookings>

# Next Steps: Prepare, Decide and Act **by October 22, 2021!**

**Confirmation Statement:** After you enter your elections, you will receive an email with directions on how to access your confirmation statement.

Review your confirmation statement thoroughly.

Contact Jodi at [benefits@uwosh.edu](mailto:benefits@uwosh.edu) if you need to make a correction.

This takes time – one day delay in ability to access re-opened event.

**Survey:** Complete the survey!

The survey link will be available in your confirmation statement.

**Next Steps: Prepare, Decide and Act by October 22, 2021!**



ABE webpage:

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