The Annual Benefits Enrollment period is the only opportunity to make changes to your benefits unless you have an eligible family or employment change during the year. If you are not making changes, you do not need to take any action, with the exception of the Flexible Spending Accounts (FSA) program. You must enroll in the FSA program every year if you wish to participate. All changes take effect on January 1, 2016.

Below are plans that are participating in the Annual Benefit Enrollment, changes you can make and highlights of major plan changes for 2016.

**STATE GROUP HEALTH INSURANCE**

You may enroll, change plans, add or remove dependents, select a health plan with or without Uniform Dental Benefits, or cancel coverage.

The health insurance plan names have been updated, as shown below.

**Health Plans** *(formerly Coinsurance Uniform Benefit Plans - HMOs)*

- A new annual deductible of $250/single or $500/family coverage is added.
- A new primary care and therapy office visit copay of $15; $25 for specialty and urgent care visits is added.
- The annual medical out-of-pocket limit for copayments and coinsurance is $1,250/single or $2,500/family coverage.
- Participants may enroll in a State Group Health Insurance plan, with or without Uniform Dental Benefits. Current participants will be enrolled in a health insurance plan with Uniform Dental Benefits via the Delta Dental Wisconsin network for 2016. If you do not want Uniform Dental, you must take action to enroll in health insurance without Uniform Dental through eBenefits or by completing a paper health insurance application.

**Access Health Plan** *(formerly the Standard Plan)*

- The deductible (Preferred Provider) will increase to $250/single or $500/family coverage.
- The annual medical out-of-pocket limit will increase to $1,000/single or $2,000/family coverage.
- Participants may enroll in a State Group Health Insurance plan, with or without Uniform Dental Benefits. Current participants will be enrolled in a health insurance plan with Uniform Dental Benefits via the Delta Dental Wisconsin network for 2016. If you do not want Uniform Dental, you must take action to enroll in health insurance without Uniform Dental through eBenefits or by completing a paper health insurance application.

**High Deductible Health Plan and Health Savings Account** *(formerly High Deductible Health Plan)*

Note: Graduate Assistant/Short-Term Academic Staff benefits program participants are not eligible for the High Deductible Health Plan.

- The HSA employer contribution will increase to $750/single or $1,500/family coverage.
- The annual deductible of $1,500/single or $3,000/family remains the same as 2015.
The out-of-pocket maximum of $2,500/single or $5,000/family remains the same as 2015.

Participants may enroll in a State Group Health Insurance plan, with or without Uniform Dental Benefits. Current participants will be enrolled in a health insurance plan with Uniform Dental Benefits via the Delta Dental Wisconsin network for 2016. If you do not want Uniform Dental, you must take action to enroll in health plan without Uniform Dental through eBenefits or by completing a paper health insurance application.

**Pharmacy Benefits**

- Costs for Levels 2, 3 and 4 prescriptions will change from copay to a percentage of the cost of the prescription, up to a specified maximum, depending on the Level.
- The annual out-of-pocket limit for Levels 1 and 2 prescriptions are increasing to $600/single or $1,200 family. The annual out-of-pocket limit for Level 4 prescriptions is increasing to $1,200/single or $2,400 family. (Level 3 premiums do not apply toward the out-of-pocket limit).

**Health Insurance Opt-Out Incentive**

University employees enrolled in State Group Health insurance in 2015 may opt-out of 2016 State Group Health Insurance and receive a $2,000 incentive. Craftworkers and Graduate Assistant/Short-Term Academic Staff benefits program participants are not eligible for the incentive.

**OTHER BENEFIT PLANS**

**Flexible Spending Accounts (FSA)**

**Health Care, Dependent Care and Limited Purpose FSA**

To participate, you must enroll every year.

 UW Temporary Employees (formerly LTEs), Fellows, Scholars, Graduate Interns/Trainees or Post-Doctoral Fellows/Trainees are not eligible to participate. Eligible employees can enroll online directly with TASC, the plan vendor.

**Dental Wisconsin**

You may enroll, change plans (between PPO and Select), add or remove dependents, or cancel coverage.

**VSP Vision**

You may enroll, add or remove dependents, or cancel coverage.

**Individual and Family Life Insurance**

If currently insured, you may increase coverage during this period. You may remove dependents, decrease or cancel coverage at any time.

**Epic Benefits+**

If currently insured, you may cancel the vision portion of the plan, remove dependents or cancel coverage. You cannot enroll or add any coverage or dependents.

**Other Considerations for 2016**

When considering your premium deductions for 2016, you should be aware that. If you carry Income Continuation Insurance (ICI), the premium will be increasing by 20%.

**Retirement Savings**

The Wisconsin Retirement System (WRS) employee contribution amount deducted from payroll is decreasing from 6.8% to 6.6% for the majority of employees. Please take this time to evaluate the Supplemental Retirement Savings Tax Sheltered Annuity 403(b) and/or the Wisconsin Deferred Compensation Program to set aside money for retirement on a pre-tax or post-tax (Roth) basis.