



ANNUAL

Benefits Enrollment

2024

September 25, 2023 – October 20, 2023

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Annual Benefits Enrollment web page:

www.wisconsin.edu/abe/

Agenda

- Changes Allowed during Annual Benefits Enrollment (ABE)
- 2024 Main Benefits Changes
- Health Insurance and Health Opt-Out Incentive
- Dental and Vision Insurance
- Spending & Savings Accounts
- Individual & Family Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Accident Insurance
- Other Updates & Resources

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Changes Allowed

2024 Changes Allowed

For Active Employees and Employees on Paid Leave of Absence

Benefit Plan	Changes 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 (if enrolled in State Group Health)	Yes
Supplemental Dental Insurance	Enroll, Change plans (Select or Select Plus)	Yes
Preventive Dental Insurance	Enroll (if not enrolled State Group Health)	Yes
Vision Insurance	Enroll	Yes
Accident Insurance	Enroll	Yes

2024 Changes Allowed

For Active Employees and Employees on Paid Leave of Absence

Benefit	Changes Allowed during ABE	Add or Remove Dependents	Cancel
Health Opt-Out Incentive	MUST re-enroll each year	NA	NA (automatically ends December 31)
Flexible Spending Accounts	MUST re-enroll each year	NA	NA (automatically ends December 31)
Health Savings Account	MUST re-enroll each year	NA	NA (automatically ends December 31)
Individual & Family Life Insurance	Annual Increase Option (current enrollees only)	No – Add Yes – Remove (anytime)	Yes (anytime)
Accidental Death & Dismemberment	Enroll or Change Volume of Coverage	Yes	Yes (anytime)



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2024 Main Benefits Changes

2024 Main Benefits Changes

State Group Health Insurance

■ Carriers Change

Group Health Cooperative of South Central Wisconsin (GHC-SCW) will split into two separate networks:

- **GHC-SCW Dane Choice** will include current in-network providers in Dane County.
- **GHC-SCW Neighbors** will include in-network providers in the following counties: Columbia, Grant, Iowa, Jefferson, Juneau, Lafayette, and Sauk.

If you are currently enrolled with GHC-SCW, you will automatically move to **GHC-SCW Dane Choice**, covering the same dependents, unless you choose a different plan during ABE.

Action needed? Maybe.

You *may* need to take action if you want to use providers outside of the GHC-SCW Dane Choice network

2024 Main Benefits Changes

State Group Health Insurance (continued)

■ Coverage Change

- For High Deductible Health Plans, the annual deductibles will increase to remain compliant with the federal minimum deductible requirement
 - Individual coverage: \$1,600
 - Family coverage: \$3,200

2024 Main Benefits Changes

State Group Health Insurance (continued)

■ Coverage Enhancements

- Expand coverage for advance care planning and palliative care services
- Remove expectation requirement that physical, speech, and occupational therapy yield significant patient improvement within two months of beginning treatment
- Enhance support for continuity of care for individuals that change health insurance carriers during an inpatient stay
- Remove requirement for a 30-day rental of infusion pumps for insulin, pain relievers, and other drugs prior to the purchase of equipment

■ Premiums

- HDHP and Health Plan: increase of \$4 - \$28 per month
- Access HDHP & Access Health Plan (in-state): increase of \$8 - \$64 per month

2024 Main Benefits Changes

Health Insurance Employee Premiums (without Uniform Dental)

2024 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)	
	Individual	Family	Individual	Family	Individual	Family
Health Plan & HDHP (excluding Access Plans)	\$112	\$276	\$39	\$97	\$56	\$138
Access Health Plan & Access HDHP	\$267	\$663	\$194	\$484	\$133.50	\$331.50
Access Health Plan & Access HDHP (if required to work outside WI)	\$170	\$428	\$97	\$249	\$85	\$214

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

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Health Insurance

Health Insurance – Plan Designs

- **Plan Designs (non-Access plans):**
 - Health Plan
 - High Deductible Health Plan (HDHP)
- These plan designs provide **local county-based coverage** with out-of-network coverage for emergency and urgent care services only
- Employee premiums range from **\$39 to \$276 per month** depending on plan design, coverage level, and WRS eligibility

Health Insurance – Plan Designs

- **Plan Designs (Access plans):**

- Access Health Plan
 - Access High Deductible Health Plan (HDHP)
- } Nationwide coverage is provided by Dean Health Plan using the Dean and First Health networks

- These plan designs provide **nationwide coverage** with lower out-of-pocket costs when in-network doctors, hospitals, and clinics are used
- Employee premiums range from **\$85 to \$663 per month** depending on plan design, coverage level, and WRS eligibility

To enroll in the Access Plan, select **Access Plan** in the MyUW portal

Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Health Savings Account Employer Contribution Individual / Family	N/A	\$750 / \$1,500
Deductible Individual / Family	\$250 / \$500 ¹	\$1,600 / \$3,200 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 – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Copayment Primary Care / Specialty Care	\$15 per visit / \$25 per visit	After deductible: \$15 per visit / \$25 per visit
Coinsurance	After deductible: 10%	
Preventive Services	\$0 (plan pays 100%)	
Emergency Room Services	\$75 copay then deductible then coinsurance	Deductible then \$75 copay then coinsurance
Out-of-Pocket Limit Individual / Family	\$1,250 / \$2,500	\$2,500 / \$5,000

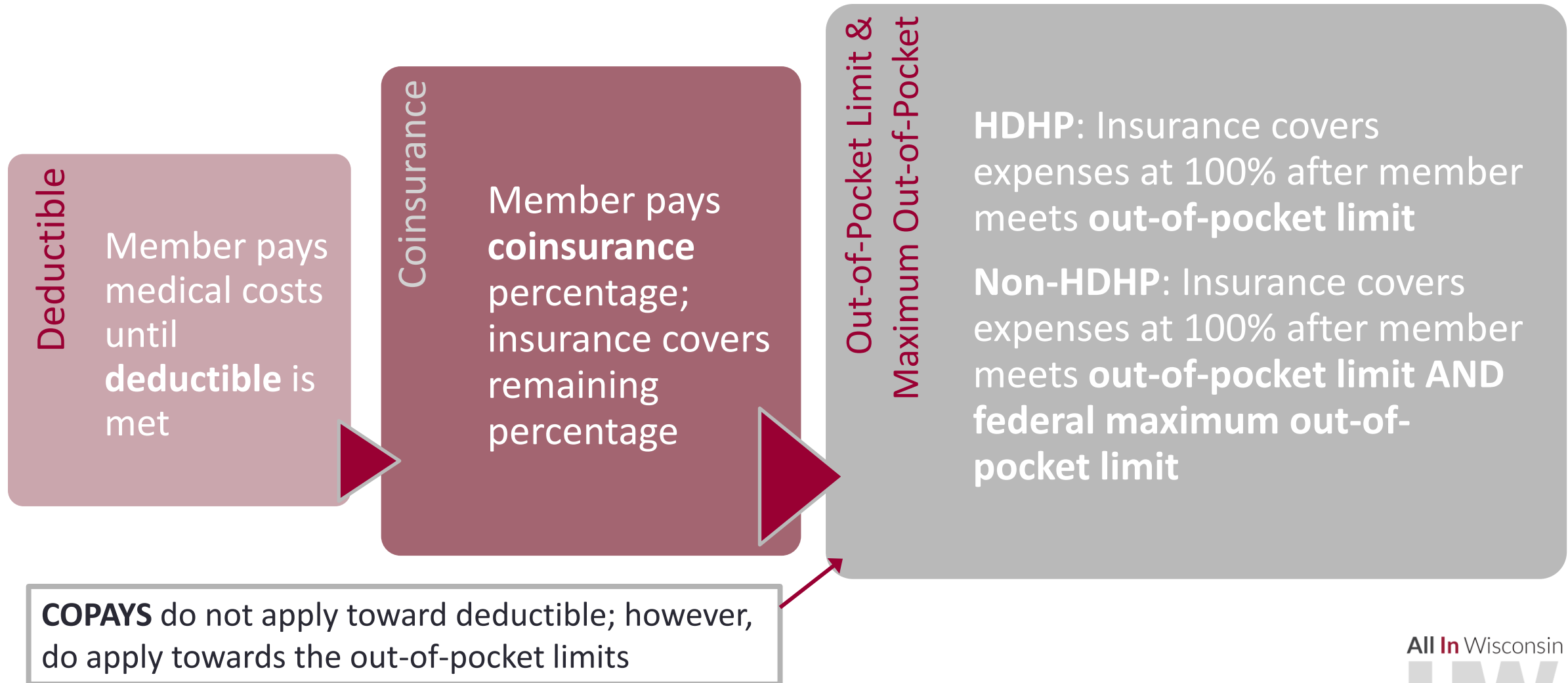
Health Insurance – Pharmacy Benefits

	Out-of-Pocket Cost*	Out-of-Pocket Limit Health Plan and Access Health Plan	Out-of-Pocket Limit HDHP and Access HDHP
Level 1	\$5 per fill	\$600 individual \$1,200 family	Included in medical out-of-pocket limit: \$2,500 individual \$5,000 family
Level 2	20% (up to \$50 per fill)		
Level 3	40% (up to \$150 per fill + difference if dispense as written drug)	Federal out-of-pocket limit applies: \$9,450 individual \$18,900 family	
Level 4 (preferred specialty pharmacy only)	\$50 per fill		

For HDHPs, cost applies **after deductible.*

Contact ServeYouRx to see if you can save money by using **mail order services.*

Health Insurance – Components Summary



Health Insurance – How to Choose Your Health Insurance Plan

How to Choose Your Health Insurance Plan web page walks you through the steps to help you select:

- Plan Design
 - Health Plan
 - HDHP
- Health Insurance Carrier
 - To provide services in the county you want to receive them in.
 - Out-of-network coverage is only available for emergent and urgent care visits

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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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 2024
- 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*

**Does not apply to Crafts Workers*

Health Insurance Opt-Out Incentive

- \$2,000 incentive is **taxable**
- Incentive paid on 24 paychecks per year (two paychecks per month) for both annual and academic employees
- **Enroll** through the MyUW portal to participate in 2024 (choose health insurance opt-out incentive **not** waive)

Action needed? Yes.

You **must** take action if you want to receive the **Health Opt-Out Incentive** in 2024

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Dental Insurance

Dental Insurance – Plan Comparison

	Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)*	Select Plan	Select Plus Plan
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	
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

2024 Monthly Premiums	Individual	Individual + Spouse	Individual + Child(ren)	Family
Uniform Dental	\$3.00	\$10.00	\$10.00	\$10.00
Preventive Dental	\$36.10	\$90.28	\$90.28	\$90.28
Select	\$9.08	\$18.16	\$12.24	\$21.76
Select Plus	\$21.60	\$43.22	\$40.12	\$66.20

*Uniform Dental (individual) and Select plan: premium decrease
Uniform Dental (except individual), Preventive, Select Plus plans: premium increase*

Reminder: You may enroll in **two** dental plans. Uniform OR Preventive dental AND the Select OR Select Plus plan.

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Vision Insurance

Vision Insurance

- **Carrier:** DeltaVision
- **Network:** EyeMed's Insight Network
- **Benefits:** Coverage for a vision exam and/or materials
- **Reminder:** Benefits for contacts and glasses can be used in the same year; you are responsible of the cost of the lenses
- **Monthly Premiums:**

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

No change to premiums

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Health Savings Account (HSA)

Health Savings Account (HSA)

- **Must be eligible for and enroll in a HDHP to be eligible for the HSA**
 - You are **not eligible** for an HSA IF you:
 - You are covered by another health plan that pays for out-of-pocket health care expenses before meeting the plan deductible (for example, a spouse's plan, an international travel plan)
 - 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 other health insurance questions in the MyUW portal or coverage 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 2024:** 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 or Medicare (or are automatically enrolled)
- If you enroll in HDHP with the HSA during ABE but are not eligible, the below will occur.
 - Your HDHP enrollment will be changed to a non-HDHP (Health Plan)
 - Premiums from your paycheck will be retroactively adjusted
 - Claims processed by the insurance carrier, if any, will be retroactively adjusted
 - You should repay your HSA contributions (or tax penalties will apply)

Health Savings Account (HSA)

- **Employment Category Reminders:**
 - Graduate Assistant/Short-Term Academic Staff: Not eligible for HDHP/HSA
 - University Staff-Temporary: HSA contributions are post-tax
- **Additional information:** [HSA Eligibility](#)
- **Administrator:** Optum (no change)

Action needed? Yes.
You *must* act if you want the HSA in 2024

Health Savings Account (HSA)

Contributions and Limits

Health Insurance Coverage	Total Annual Contribution Limit (Employer + Employee)	Employer Contribution	
		If you are eligible for the full employer share of premium	If you work less than 50%
Individual	\$4,150 (increase)	Up to \$750	Up to \$375
Family	\$8,300 (increase)	Up to \$1,500	Up to \$750

- If you are or will attain **age 55** in 2024, you can contribute an additional \$1,000 in 2024
- Contributions to the HSA will be processed on **two paychecks per month**
 - For **most employees**, the contributions will be processed on 24 paychecks
 - **NEW:** If you are paid on an **academic year/9-month basis**, the employee contribution will no longer be deducted from summer paychecks. The employer and employee contributions will be processed on 18 paychecks during the academic year.

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Flexible Spending Account (FSAs)

Health Care and Dependent Day Care

Flexible Spending Accounts (FSAs)

Account Type	Eligible Expenses	Annual Contribution Amount
Health Care	Medical, dental, vision, and prescription expenses	\$50 - \$3,050 (increase)
Limited Purpose	Dental, vision, and post-medical deductible expenses	\$50 - \$3,050 (increase)
Dependent Day Care Account	Preschool, after school care, and adult or child daycare	\$2,500 or \$5,000 (depends on tax filing status)*

**No minimum contribution amount*

Flexible Spending Account (FSA)

- **Eligibility:**
 - All employees are eligible 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 (two paychecks per month)
- **Administrator:** Optum (no change)

Action needed? Yes.
You **must** act if you want an FSA in 2024

Flexible Spending Account (FSA)

- **Carryover Limit 2023 to 2024**

- Health Care & Limited Purpose FSA: up to \$610 (increase)
- Dependent Day Care Account: \$0

- **NEW: Carryover Eligibility Requirement 2023 to 2024**

- Health Care FSA and Limited Purpose FSA
 - Balances **equal to or greater than \$50** on March 31, 2024: All unused funds up to the limit will carryover (on/around April 15, 2024)
 - Balances **less than \$50** on March 31, 2024:
 - Will **carryover if you enroll** during ABE
 - Will **forfeit if you do not enroll** during ABE

Action needed? Maybe.

You **may** need to re-enroll to be eligible for carryover if you have a balance of less than \$50.

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Well Wisconsin Program

Well Wisconsin Program

\$150 Well-being Incentive

- To earn the \$150 incentive, State Group Health Insurance participants (and their spouse, if enrolled) will need to complete a health assessment, health check, and well-being activity by:
 - **October 13, 2023** to receive the \$150 incentive for 2023
 - **October 11, 2024** to receive the \$150 incentive for 2024

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Individual & Family Life Insurance

Individual & Family Life Insurance (increase)

Annual Increase Option

- If you are currently enrolled, you 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 to increase coverage:** MyUW portal or paper Annual Increase Option form
- **When:** During ABE
- **Effective Date:** January 1, 2024
- **New Premium:** Deducted from January pay

Individual & Family Life Insurance (decrease)

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

- **How:** Paper application is required
 - If you reduce or cancel coverage during ABE using the MyUW Portal, your coverage will be changed back to the amount in effect prior to the start of ABE
- **Effective Date:** First of the month following the date the application is received by your institution's benefits contact

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Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment Insurance

- Provides insurance coverage in the case of an accidental death or dismemberment
- Additional components: Travel Assist and Identity Theft resolution resources
- You may enroll in or make changes during ABE (or any time)
- **If through the MyUW Portal:** Effective January 1, 2024
- **If paper application:**
 - Effective first of the month following receipt of the application

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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.
- Additional components: AD&D benefit and Identity Theft resources

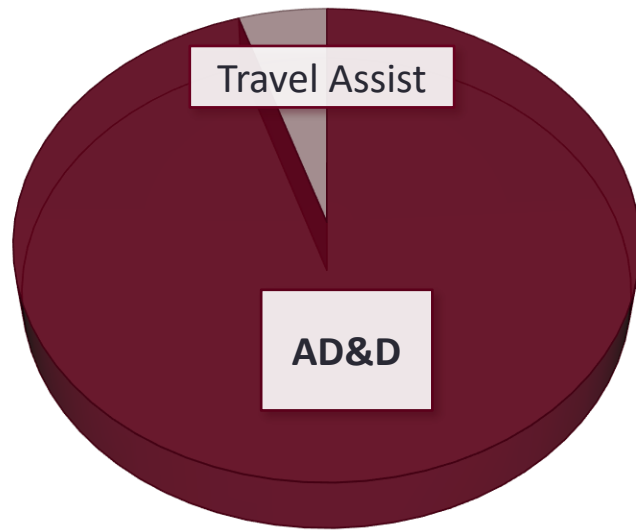
Accident Insurance

- **How to enroll:** MyUW portal
- **Effective Date:** January 1, 2024
- **ID Cards:** None
- **Employee Premiums (decreasing):**

	Monthly Premium
Individual	\$3.72
Individual + Spouse	\$5.32
Individual + Child(ren)	\$7.16
Family	\$10.46

Comparison for AD&D Component

Accidental Death & Dismemberment (AD&D) Insurance



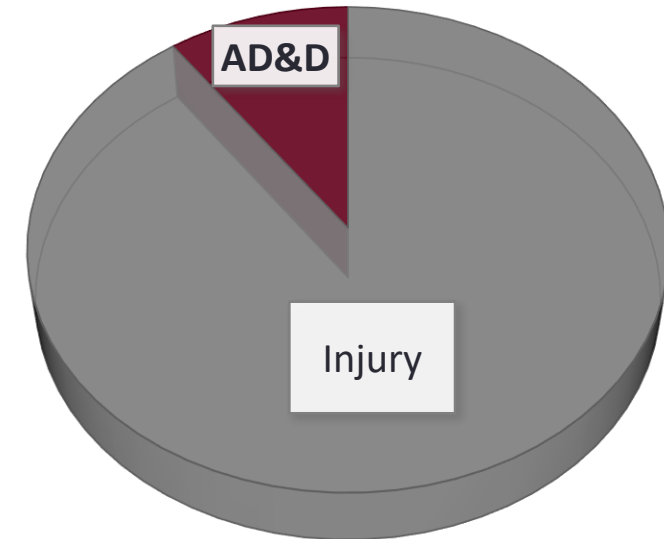
Amount of AD&D Coverage

Employee: \$25,000 - \$500,000

Spouse/DP: 50-60% of Employee Coverage

Child(ren): 15-20% of Employee Coverage

Accident Insurance



Amount of AD&D Coverage

Employee: \$100,000

Spouse: \$50,000

Child(ren): \$25,000

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Other Updates

Wisconsin Retirement System (WRS)

- WRS contribution amounts will increase January 1, 2024:

	2024	2023	Change
General / Teacher / Executive			
Employee Contribution	6.9%	6.8%	Increase
Employer Contribution	6.9%	6.8%	Increase
Total	13.8%	13.6%	
Protective w/Social Security			
Employee Contribution	6.9%	6.8%	Increase
Employer Contribution	14.3%	13.2%	Increase
Total	21.2%	20.0%	

Life Insurance

- **State Group Life Insurance:**

Effective April 1, 2024

- Employee coverage premiums will increase 5%
- Spouse/dependent coverage premiums will decrease from \$2.26 to \$2.10 per unit

- **University Insurance Association Life Insurance**

- If currently enrolled, you have coverage through December 31, 2023
- Eligible employees are automatically enrolled January 1, 2024
- 2024 Monthly Salary Threshold \$3,043
- Annual premium will remain at \$38.40
- Premium deducted from January 25, 2024 paycheck

Other Updates

- **Income Continuation Insurance (ICI)**

Effective February 1, 2024:

- Employee premium rates will decrease and plan will be simplified
- Standard and Supplemental coverages will be combined into one coverage level providing coverage up to \$120,000 in eligible earnings
- Employees actual premium may change (increase or decrease) based on eligible wages, premium category, and coverage level
- More information will be communicated later this year

Other Updates

■ Parking & Transit Accounts:

- Administrator: Optum
- You must re-enroll to participate in 2024. You may enroll or make changes at any time.
- Annual minimum contribution: \$50
- Monthly maximum contribution: \$300 (increase)
- Carryover is unlimited. There is a **new** eligibility requirement:
 - Balances **greater than \$50** on March 31, 2024: All unused funds will carryover.
 - Balances **less than \$50** on March 31, 2024:
 - **If you enroll** for 2024, your balance will carryover
 - **If you do not enroll** for 2024, your balance will be forfeited
- If you pay for parking through payroll deduction, your deductions are already pre-tax therefore you are not eligible for the Parking Account

Other Updates

- **Payroll Deduction Schedule Changes:**
 - **Benefit Insurance Premiums**
 - Starting January 1, 2024, benefit insurance premiums will be deducted the **month of** coverage. Currently they are deducted the **month prior** to the coverage month. This means that some premium deductions will not occur on the December 14 and December 28, 2023 paychecks for most employees.
 - Benefit insurance premiums affected by this change: health, dental, vision, life (except UIA), AD&D, and accident insurance
 - Coverage will not be affected and will remain active for December 2023
 - If you have missed any premiums from earlier in the year, the benefit insurance premiums for the plans mentioned above will still occur
 - Additional information will be communicated via email

Other Updates

- **Payroll Deduction Schedule Changes:**
 - **403(b) Supplemental Retirement Plan (SRP)**
 - **Wisconsin Deferred Compensation (WDC) 457 Plan**
- **Effective January 1, 2024:**
 - Contributions will be deducted from the first two paychecks of each month (24 paychecks a year), a change from every paycheck (26 paychecks a year)
 - To calculate annual contribution amount, use 24 pay periods instead of 26 pay periods
 - Employees can make a change to their contribution elections at any time
 - Employees enrolled will receive an email with additional information

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Resources

Resources

- ABE web page
 - Highlights Video
 - Reference Guide
 - How to Choose Your Health Plan web page (includes the Health Plan Search)
 - ETF and Vendor Virtual Benefit Sessions (registration required)
 - Self-Enrollment through MyUW portal
 - Employee Presentation
- Communications (emails and portal articles)

SCAN ME TO



ACCESS LINKS

www.wisconsin.edu/ohrwd/admin/download/ABE.pdf

Next Steps

Review, Decide and Enroll **by October 20, 2023**

Confirmation Statement: 24-48 hours after you make your elections through the MyUW portal, you will receive an email with directions on how to access your confirmation statement.

Review your confirmation statement. Contact your **institution benefits contact** if you need to make a change.

Complete the **survey** included in your confirmation statement email.