UW System Human Resources is hosting virtual Annual Benefits Enrollment (ABE) 2024 presentations to the eight institutions that are part of the benefit counseling services. The institutions include UW-Green Bay, UW Oshkosh, UW-Parkside, UW-Platteville, UW-Stevens Point, UW-Superior, UW-Whitewater, and UW System Administration. Four additional institutions have also joined the presentations – UW-Eau Claire, UW-Milwaukee, UW-River Falls, and UW-Stout.

The questions and answers listed below are from the session held September 26, 2023. Answers were provided to most questions during the sessions however they have been updated and clarified below.

Health Insurance

1. **Question:** Who or where do I submit to that I have already paid my maximum deductible?
   
   **Answer:** Work with your health insurance plan carrier regarding meeting your maximum deductible for the State Group Health Insurance Plan.

2. **Question:** Does secondary insurance (for example, Tricare) affect what health insurance plan design I can choose?
   
   **Answer:** Being enrolled in other health coverage such as TRICARE does limit what health insurance plan design you can choose for State Group Health Insurance. If you have coverage under TRICARE, you are not eligible for the Health Savings Account (HSA) which means you are also not eligible for the High Deductible Health Plan (HDHP).

3. **Question:** I will be getting married in November and adding my spouse to my health insurance (we are both low risk). Is it more beneficial to have a HDHP or a non-HDHP? I worry that the higher deductible may hinder seeking out care.
   
   **Answer:** Selecting an HDHP or non-HDHP is a personal choice. Carefully review your ability to afford care in the event you have a medical issue that requires you to pay the full $3,200 deductible and maximum out of pocket family limit of $5,000. Remember that the HDHP includes a Health Savings Account that can help you prepare for out-of-pocket expenses. There is an employer contribution to the HSA of $1,500. The non-HDHP is not compatible with the HSA. Refer to the 2024 Health & Pharmacy Benefits Plan Design Comparison for details.

4. **Question:** What was the link to the web page where you can search for insurance carriers that will provide local coverage?
   
   **Answer:** Use the Health Plan Search tool to search for a health insurance carrier that will provide local county-based coverage. The link is located in the Forms & Resources section of the ABE web page.

5. **Question:** How do you get to the Health Plan Search?
   
   **Answer:** You can find the Health Plan Search tool on the ABE web page in the Forms & Resources section. The Health Plan Search tool link is located under State Group Health Insurance in that section.
6. **Question:** Is the network provider directory the only way to know if your provider is in your preferred network? When I search, neither of the clinics I use are listed on the result page in the bulleted list under my preferred network.

**Answer:** Refer to your health plans provider directory to find the affiliated providers or call the health plan directly. Their contact information can be found on the back of your ID card or on the last page of the Health Benefits Decision Guide (located in the Forms & Resources section of the ABE web page).

7. **Question:** Is there a plan that covers both Waupaca County and Portage County?

**Answer:** There does not appear to be a regional/local health insurance plan carrier that covers both counties; however, the Access Plans cover nationwide coverage with in and out of network coverage.

8. **Question:** Is there a difference between Aspirus Health and Aspirus Health Care? Aspirus Health is in the Aspirus Health Plan and Aspirus Health Care is under Group Health Cooperative of Eau Claire Greater Wisconsin. If I am in Portage County which Health Insurance Plan would I pick if I wanted Aspirus?

**Answer:** Reviewing the ETF Health Plan Search tool, the health insurance carriers that provide local coverage in Portage County are Aspirus Health Plan, GHC of Each Claire Greater Wisconsin, Network Health (limited), and Security. Contact the health insurance carriers directly to check specific hospitals, doctors, and clinics. The contact information for the health insurance carriers can be found on the last page of the Health Benefits Decision Guide (located in the Forms & Resources section of the ABE web page).

9. **Question:** I work remote in Michigan what plan would I be able to have to receive coverage in Michigan?

**Answer:** There are some regional/local coverage plans that offer minimal coverage in Michigan near the Wisconsin border. You may also choose to enroll in one of the Access Plans which provides in and out of network coverage. Use the Health Plan Search tool and instead of typing in a county for where you want to get care, type in Michigan. That will give you the health insurance plan carrier options. Contact your providers and the health insurance plan carrier to confirm whether your provider is in-network.

10. **Question:** Does the State Group Health Insurance coverage for urgent care include treatment at a walk-in clinic for an ear infection or sprained wrist?

**Answer:** Yes, all health insurance carriers and plan designs available through the State Group Health Insurance Program include coverage for urgent care services. Most urgent care facilities should be able to treat ear infections and sprained wrists.

11. **Question:** How can I find out if services such as chiropractor services are covered under the State Group Health Insurance benefit?

**Answer:** View the Schedule of Benefits for what the plans cover for services. You can also find more details by contacting your health insurance plan carrier directly. Chiropractor services are generally covered as office visits.

12. **Question:** I am a current UW System employee and 2024 will be the first year I will be enrolling in health insurance. Am I to assume once enrolled I will have health insurance in 2024 starting January 1, 2024? Is it possible for enrollment be denied?

**Answer:** If you enroll during the Annual Benefit Enrollment period your coverage cannot be denied.
13. **Question:** How does the health insurance typically cover an annual vision exam?

   **Answer:** If you are enrolled in a non-HDHP, you will pay a $25 specialty co-payment for your annual vision exam. If you are enrolled in a HDHP, you must meet your annual deductible before the copay would apply.

14. **Question:** How do academic year (9-month) employees pay for insurance coverage during the summer months? Is it a one-time payment before summer starts?

   **Answer:** Employees paid on an academic year basis pay insurance premiums for summer coverage starting in the spring prior to summer. You will receive emails regarding the process and what to expect for deductions. Information can also be found on the [Summer Prepay Insurance Premiums web page](https://example.com) (updated annually prior to the start of summer prepay deductions).

15. **Question:** Are there instructions for those signing up for Medicare this year but plan to continue working?

   **Answer:** While actively employed, if you are enrolled in State Group Health, you and your Medicare eligible dependents are not required to enroll in Medicare until the termination of your active employment. If you do decide to enroll in Medicare while actively employed, update the ‘other health insurance’ questions in the MyUW Portal. You are not eligible to have a HDHP and be enrolled in Medicare. Additional information is available at [Medicare Information FAQs](https://example.com).

16. **Question:** If a dependent is enrolled in Medicare due to disability but the employee is not, can I enroll in a HDHP as family coverage?

   **Answer:** Yes. If the member that is enrolled in Medicare is a spouse or dependent, you may enroll in the HDHP. However, if you, as the employee, enroll in Medicare, you would not be eligible for the HDHP or HSA.

17. **Question:** I am currently enrolled in Medicaid and my next renewal is January 2024. If I do not qualify or meet the Medicaid requirements, am I able to sign up for benefits through the UW System even though I will be out of the enrollment period?

   **Answer:** The loss of your Medicaid coverage is considered a qualifying life event that would allow you to enroll in State Group Health Insurance through the UW System outside of the annual enrollment period. Contact your [institution Benefits Contact](https://example.com) as soon as you are made aware of your loss of Medicaid coverage. Your change must be made within 30 days of your loss of coverage.

18. **Question:** Upon retirement, are dependents able to continue coverage through COBRA? Would my husband be able to apply for continuation benefits if he has been included in my coverage?

   **Answer:** If eligible for a retirement benefit, you may keep your dependents covered under your health insurance as long as you pay the premium out of your sick leave credits or by paying the health plan directly.

---

**Health Insurance Opt-Out Incentive**

19. **Question:** If in 2024 I choose the Health Insurance Opt-Out Incentive will there be monetary compensation?

   **Answer:** Yes, the Health Opt-Out Incentive of up to $2,000 is available in 2024. You must re-enroll in the Health Insurance Opt-Out Incentive each year to receive the incentive.
20. **Question:** Who is eligible for the Well Wisconsin Program?

   **Answer:** Employees and their spouses that are enrolled in the State Group Health Insurance Program are eligible.

21. **Question:** Do all of the well-being requirements need to be met by the deadline? If I have a scheduled exam after the deadline does that count?

   **Answer:** You must have completed all the requirements by the deadline to qualify for the wellness incentive. Complete the health assessment, a health check activity (biometric screening, dental exam, or one coaching session) and one well-being activity.

22. **Question:** What type of checkup is allowed at a dentist for the wellness incentive health check activity?

   **Answer:** An annual dental cleaning counts towards earning the wellness incentive. You must self-report the dental cleaning through the WebMD portal.

**Dental Insurance**

23. **Question:** Does Uniform Dental Insurance provide preventive care, like cleanings?

   **Answer:** Uniform dental is included in your health insurance if you select the plan that states “with dental” through the MyUW portal. The uniform dental insurance is intended to provide preventive dental services (which includes your 6-month cleanings).

24. **Question:** For Uniform Dental, if I have family coverage insurance for my spouse and myself, my husband does not need any dental due to having dentures, is there a way to only pay the $4.00 for myself vs the $10.00 for family coverage?

   **Answer:** There is no way to enroll in Uniform Dental for individual coverage if you are enrolled in family coverage with State Group Health Insurance. You must have the same level of coverage for Uniform Dental and State Group Health Insurance. If you are not enrolling in the State Group Health Insurance Plan you may elect individual coverage for Preventive Dental Insurance which is the same coverage type as uniform dental.

25. **Question:** If I have Uniform Dental AND the Select Plus Plan, do I also need the Preventive coverage to cover cleanings?

   **Answer:** Uniform Dental is only available to you if you enroll in State Group Health Insurance. When you enroll in your health insurance through the MyUW portal, select the health insurance plan that states “with dental” to ensure Uniform Dental is included. Preventive Dental is only available to you if you do not enroll in State Group Health Insurance. You cannot enroll in both. Uniform Dental provides the same coverage as Preventive dental coverage and includes cleanings, fillings, and x-rays.

26. **Question:** For dental insurance, if enrolled in uniform/preventive and the select plus plan, what is the annual maximum benefit amount?

   **Answer:** The annual maximum benefit amount for the uniform/preventive plan is $1,000 per person. The annual maximum benefit amount for the Select Plus Plan is $2,500 per person. If you enroll in both the uniform/preventive
27. **Question:** Can you explain the Preventive Dental coverage option. I want to make sure I select the dental insurance plan that will provide two cleanings and x-rays along with any potential services like fillings.

**Answer:** The Preventive Dental Plan is only available to employees NOT enrolled in State Group Health Insurance. It covers cleanings, fillings, x-rays, and orthodontia for children under the age of 19 and only for those employees that are not enrolled in the state group health plan. Uniform Dental has the same coverage and is for employees that are enrolled in the State Group Health Insurance Plan. Refer to the dental comparison chart for details on coverage differences.

28. **Question:** Is the Supplemental Dental the same as the Select Plus Plan?

**Answer:** There are two Supplemental Dental plans, Select Plan and Select Plus Plan. Review 2024 Dental Plan Comparison for the details. Also be aware of the different provider networks affiliated with each plan. The Select Plan may have cost savings but has a lower number of affiliated providers.

29. **Question:** Where do we see which dentists are "covered"?

**Answer:** Refer to the dental provider directories on the Delta Dental website.

30. **Question:** If I enroll in Supplemental Dental Insurance and have not in previous years, does the plan cover the % coverage, for example crown for the 2024 year. Or do you have to wait or be a part for 3 years.

**Answer:** The full maximum benefit is available each calendar year. There are no waiting periods in any of the dental insurance plans.

31. **Question:** If my son attends college in Illinois, can he see a Delta Dental PPO provider for preventive dental cleanings in Illinois?

**Answer:** Yes. As long as the provider is within Delta Dental’s PPO provider directory, they will be covered.

32. **Question:** If I live in Minnesota and am looking at dental coverage for preventive coverage only and find that my dentist is no longer on the list? What options do I have to stay with my current dentist?

**Answer:** You must use affiliated providers or there is no coverage. To help cover your out-of-pocket dental expenses, you could consider enrolling in a healthcare flexible spending account, limited purpose account, and/or health savings account.

**Vision Insurance**

33. **Question:** Does the Vision Insurance cover the full cost of an exam and prescription glasses?

**Answer:** Refer to the Vision Summary (available in the Forms & Resources section of the ABE web page).

34. **Question:** For the Vision Insurance, if I add my child (under 18) only, it's $12.88. What is the coverage for contact lenses?

**Answer:** There is a $150 allowance per person for contact lenses when you use an in-network provider. Refer to the Vision Summary for additional information.
35. **Question:** Are eye procedures (such as Lasik) covered under Vision Insurance or Health Insurance?

   **Answer:** The Vision Insurance includes a discount for Lasik surgery. Refer to the [Vision Summary](#) for additional information.

### Spending & Savings Accounts

36. **Question:** Can you confirm the Flexible Spending Account (FSA) maximum for the Dependent Day Care Account. Is it $2,500 or $5,000?

   **Answer:** The FSA maximum depends on your tax filing status.

37. **Question:** For the Dependent Day Care Account, how can I find out how much I am saving if I participate?

   **Answer:** Review the example in the [FSA Handbook](#) (page 7) for potential savings by participating in the Dependent Day Care Account.

38. **Question:** Are there restrictions to using HSA funds? If so, where can we find them?

   **Answer:** The IRS determines what expenses can be paid for using an HSA. Review the [HSA Handbook](#) (page 7) for more information.

39. **Question:** Can we have a Health Savings Account (HSA) if my spouse is 66?

   **Answer:** If you as the subscriber are eligible for the HDHP and HSA, then you can enroll in the HDHP and HSA (regardless of the age of your spouse). If/when you as the subscriber enroll in Medicare or have other health insurance coverage that is not an HDHP, then you are not eligible for an HDHP or HSA.

### Life Insurance

40. **Question:** Will there be discussion about life insurance eligibility?

   **Answer:** Life Insurance enrollment is not allowed during Annual Benefits Enrollment. Life Insurance enrollment initially occurs during the 30-day enrollment period following the date you are first eligible for benefits. If you do not enroll when first eligible, you may enroll at any time through Evidence of insurability by providing proof of good health (approval not guaranteed). Review the [Life Insurance web page](#) for detailed information on each of the available life insurance plans and the eligibility requirements.

41. **Question:** What is the process of enrollment if you are already an employee and not enrolled in Life Insurance?

   **Answer:** You can enroll in life insurance at your initial enrollment opportunity upon becoming benefits eligible, during a qualifying life event for certain plans, or through medical evidence of insurability (approval is not guaranteed). To apply for coverage through evidence of insurability, complete the required application found on the [Forms and Resources web page](#) and submit it to Securian Financial at the address provided on the form. Reach out to your [institution Benefits Contact](#) if you have questions.
Annual Benefits Enrollment
Employee Presentations Question & Answers

42. **Question:** Are there any individual life insurance coverages provided as an overall benefit package. If so, when do you enroll in life insurance? I do not see life insurance as an option in the portal. I only see AD&D Insurance and Accident Insurance.

   **Answer:** There are several group life insurance plans available to UW System employees. You can enroll in life insurance during your initial 30-day enrollment period upon becoming eligible for benefits (usually your date of hire). If you do not enroll when first eligible, State Group Life Insurance allows you to enroll within 30-days of a family status change event. You may also apply for coverage at any time through medical evidence of insurability, for any life insurance plan for which you meet the eligibility requirements. Approval is not guaranteed. Visit the [Life Insurance web page](#) for more information on each plan option and how to enroll through medical evidence.

   If you are already enrolled in life insurance and want to confirm your coverage, log into the MyUW portal and launch the full Benefit Information tile, then scroll down and click on View Benefits Summary Detail. Note: The date listed in the Benefits Summary Detail is a point in time so if your coverage effective date is future dated, you will need to change the date.

43. **Question:** I am a new employee and I have Life Insurance and Disability Insurance outside of the UW system, is it recommended that I enroll in both of these through UW System?

   **Answer:** We are unable to provide a recommendation regarding enrollment in the UW System insurance plans. You may want to compare your outside plans to the plans offered to UW System employees to help you decide what makes most sense for your personal situation. You can review the [Life Insurance Plan Comparison](#) chart found on the [Life Insurance web page](#) for a summary of the features of each life insurance option available through the UW System. Reach out to your [institution Benefits Contact](#) if you have questions after reviewing the available resources.

44. **Question:** Which life insurance should I be enrolled in if I am looking for just enough pay out to pay for a funeral (approximately $15,000). Interested in a plan that provides a death benefit regardless of how I or my spouse die and doesn’t have to be as the result of an accident.

   **Answer:** There are several group life insurance plans available to employees. Review the Life Insurance Plan Comparison chart found on the [Life Insurance web page](#) for a summary of life insurance options available to UW System employees. Visit the [Benefit Premiums web page](#) for the monthly premium amounts. If you did not enroll when you were first eligible for benefits, you will have to apply for coverage by providing evidence of insurability. Approval is not guaranteed.

45. **Question:** If I elected life insurance when I started my position, does that carry over from year to year at the same rate unless you make a change? Is this also true for the 403(b) program?

   **Answer:** That is correct. Your life insurance enrollment will automatically carry over from one year to the next unless you make a change. Life insurance premium amounts may change as you get older or the amount of your coverage changes. Some life insurance plans have a death benefit that decreases as you get older. State Group Life insurance provides coverage based on your eligible pay, so coverage changes as your pay increases. Visit the [Life Insurance web page](#) for more detailed information.

   Contributions to the 403(b) program will continue unless you make a change.
46. **Question:** Is there someone to talk to about the numerous life, family life, AD&D, accident, and other supplemental insurances? It is confusing to try to figure out what covers what and how they function now and at retirement.

   **Answer:** Contact your institution benefits contact to discuss your life insurance coverage and other benefit options.

47. **Question:** I am a research scholar on a J-1 visa. I have insurance from another company until next year. Do I have to enroll in this insurance?

   **Answer:** The Accidental Death & Dismemberment (AD&D) Insurance provides the coverage required by the State Department for people on a J-1 visa. Enrollment in the UW System AD&D Insurance Plan is not required but is an option if you are looking for coverage that meets the J-1 visa requirements set by the State Department. You may enroll in AD&D coverage at any time.

48. **Question:** Where can I find more information about Individual and Family Life Insurance?

   **Answer:** Visit the Individual & Family Life Insurance web page.

49. **Question:** Is the monthly threshold for University Insurance Association (UIA) Annual Meeting net or gross?

   **Answer:** The monthly salary threshold is based on gross pay and does not include any earnings paid in the form of a lump sum payment.

50. **Question:** If I am a new employee as of July 2023 can I make changes to my coverages?

   **Answer:** Yes, you are able to make changes to your coverage each year during the Annual Benefits Enrollment (ABE) period.

51. **Question:** With the change in deductions from paychecks, when will the 2023 Payroll Schedule be updated?

   **Answer:** The Payroll Schedule will be updated shortly.

52. **Question:** Where can I find more information about the retirement plan options? Does enrollment for retirement also need to be completed by October 20, 2023?

   **Answer:** You can enroll in the 403(b) SRP and/or the Wisconsin Deferred Compensation plan at any time. Visit the Retirement Plans web page for more detailed information on each plan. Contact your institution benefits contact to discuss your retirement further.

53. **Question:** What documentation is needed to remove an adult child from health, dental, and vision insurance coverage?

   **Answer:** If you are removing a child that is over the age of 19 from your plans during ABE for effective January 1, 2024 coverage, documentation is not required; however, if you wish to remove them outside of ABE then you would need to provide proof of other coverage and submit the documentation and application within 30 days of the effective date of the other coverage. Documentation should include names and dates of birth of those covered,
effective date of coverage, type of coverage (health, dental), name of plan carrier. The documentation can be from the employer or the plan carrier as long as the information required is provided. If you wish to remove your child from life insurances, there is no documentation required and this can be done at any time by completing an application to cancel child coverage.

54. **Question:** I enrolled in life insurance with dependent coverage for my children. They are now adults. Should I drop that coverage since they are not my dependents anymore? Is there any reason to keep it? Is it basically useless since they are both adults now?

**Answer:** If your children are over the age of 26, they are no longer considered dependents and are not covered under the plan. See the [Dependent Eligibility Chart (UWS 25)](https://example.com/depentineligibility).

If you are enrolled in State Group Life dependent coverage and have a spouse, the children will automatically become ineligible upon aging out. Spouse coverage remains at the same premium rate, so no action is needed. If you cover only your children, complete a [State Group Life Insurance Application/Cancellation Form](https://example.com/stategrouplife) to cancel your dependent coverage.

If you are enrolled in Individual & Family Life child coverage and your children have aged out, you can cancel coverage by completing an [Individual & Family Life application](https://example.com/individualfamilylife). Submit the form to your [institution Benefits Contact](https://example.com/institutionbenefits). Premium for child coverage will continue until you cancel coverage. You may submit the form at any time.