The Annual Benefits Enrollment (ABE) period is an annual opportunity for eligible employees to enroll in or make changes to select benefit plans for the upcoming year. This is the only time you are eligible to make changes to most benefit plans unless you have a qualifying life event, such as a family or employment change, that allows you to change your benefits during the year.

Changes made during ABE are effective January 1, 2020.

Website Information
Visit the ABE website for 2020 changes to benefit plans, premiums and information on how to enroll. For current benefit information, visit the UW System Employee Benefits website.

Remember — ALEX is here to help!
ALEX is an online decision-support tool that acts as an informative, personalized benefits counselor to help you learn more about the benefits that UW System has to offer. Use ALEX during ABE to help you make informed decisions.

Changes for 2020

State Group Health Insurance
The following changes will be made to all plans in 2020:

- Premiums will increase slightly. Visit the ABE website for premiums.
- Congenital defects services will no longer require continuous coverage.
- Add coverage for bariatric surgery and other weight loss services for members with body mass index (BMI) of 35 or greater based on medical necessity; coverage for BMI of less than 35 will be determined by health insurance plan carriers based on medical necessity.

The following health plan carriers will no longer be available:
If you have the following health plan carriers in 2019 and need health insurance in 2020 you must select a different health plan carrier during ABE. If you do not enroll with a new health plan carrier, you will not have coverage as of January 1, 2020.

- Security Health Plan - Central
- Security Health Plan - Valley

The following health plans will expand coverage in 2020:

- Dean Health Plan - Prevea360 will expand to include the following western counties: Barron, Buffalo, Chippewa, Dunn and Eau Claire. Limited provider availability in Pepin County offered.
- WEA Trust - East will expand to include the following counties: Langlade, Lincoln, Oneida, Price, Taylor, and Vilas. Limited availability in Forest County offered.
- Network Health will expand to include Marathon County.
Pharmacy
- Vaccines will be covered at in-network retail pharmacies.

Dental Insurance

Uniform Dental
- Increase coverage for periodontal maintenance from 80% to 100%.
- Add 100% coverage for pulp vitality tests, caries assessment and sealant restorations.

Preventive Dental Insurance (NEW PLAN)
This plan is administered by Delta Dental and available to employees that do not enroll in State Group Health Insurance. Employees enrolled in State Group Health have access to Uniform Dental.
- This is the same plan as the Uniform Dental Benefit; however, the premiums are higher.
- Employees may not enroll in both Uniform Dental Benefit and Preventive Dental Insurance.
- Employees may enroll in this plan and a supplemental dental plan (Select or Select Plus).

Dental Insurance Comparison

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental and Preventive Dental Insurance</th>
<th>Supplemental Dental Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provider Network</strong></td>
<td>Delta Dental PPO &amp; Delta Dental Premier</td>
<td>Delta Dental PPO only</td>
</tr>
<tr>
<td><strong>Benefit Maximum</strong></td>
<td>$1,000 / person</td>
<td>$1,000 / person</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>$100 / person</td>
</tr>
<tr>
<td><strong>Preventive</strong></td>
<td>100%</td>
<td>No coverage</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>100% for Fillings, Periodontal Maintenance,</td>
<td>No coverage, except Anesthesia at 50%</td>
</tr>
<tr>
<td></td>
<td>80% for Anesthesia, Emergency Pain Relief</td>
<td>No coverage, except Anesthesia at 80%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>No coverage</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>60% or 80% (varies by service)</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>50% up to $1,500 (to age 19)</td>
<td>No coverage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50% up to $1,500 (in addition to Uniform Dental or Preventive Dental) (includes adult ortho)</td>
</tr>
</tbody>
</table>

Dental Insurance Premiums
The chart below reflects the 2020 monthly premiums. Most premiums will increase slightly.

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental</th>
<th>Preventive Dental</th>
<th>Supplemental Dental Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>PPO Select Plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>PPO Plus Premier Select Plus Plan</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$4.00</td>
<td>$30.20</td>
<td>$9.28</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$9.00</td>
<td>$75.50</td>
<td>$18.56</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$9.00</td>
<td>$75.50</td>
<td>$12.52</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$9.00</td>
<td>$75.50</td>
<td>$22.28</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$51.30</td>
</tr>
</tbody>
</table>
**Accident Insurance Plan (NEW PLAN)**

This plan is available to employees eligible for the State Group Health Insurance Plan.

- Provides payment for illness and/or injury due to accident (e.g. emergency care, hospital care, surgery).
- Includes an accidental death and dismemberment benefit.
- Does not replace UW System Accidental Death & Dismemberment Insurance Plan—employees may have both.

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3.26</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$4.94</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$7.10</td>
</tr>
<tr>
<td>Family</td>
<td>$10.46</td>
</tr>
</tbody>
</table>

**Spending & Savings Accounts (NEW ADMINISTRATOR)**

Effective January 1, 2020, ConnectYourCare (CYC) will be the new administrator for the Flexible Spending Accounts (FSA) and Health Savings Account (HSA). Find more information at [FSA and HSA - 2020 Vendor Change](#).

TASC will no longer provide services as of December 31, 2019; however, unsubstantiated claims for 2019 will need to be resolved with TASC.

**Flexible Spending Account (FSA)**

- Must re-enroll in Health Care, Limited Purpose, and Dependent Day Care FSA’s each year.
- Health Care and Limited Purpose FSA annual maximum contribution for 2020 is $2,700. *The IRS will release FSA maximums for 2020 after the start of ABE. In the event of significant changes, the current annual contribution maximums for 2020 may change.*

**Health Savings Account (HSA)**

- Annual Employer Contributions will remain:
  - $750 per year for Single coverage (if eligible for entire calendar year)
  - $1,500 per year for Family coverage (if eligible for entire calendar year)
- Annual Maximum Contributions (employer + employee) will increase to:
  - $3,550 per year for Single coverage
  - $7,100 per year for Family coverage

*Participants who are or will be age 55 or older in 2020 may contribute an additional $1,000.*

For assistance, use [ALEX](#) or review the [ABE website](#)!
Other Considerations:

When considering your premium deductions for 2020, be aware that the:

- **Wisconsin Retirement System (WRS):**
  The contribution you and UW System make to the WRS will increase from 6.55% to 6.75% (for most employees), effective January 1, 2020. You will see this on your first paycheck payable in 2020.

- **Income Continuation Insurance (ICI):**
  The premium will increase 20%, effective February 1, 2020.

- **Long-Term Care Insurance:**
  This program will no longer be available as of December 31, 2019. Coverage will continue for employees enrolled prior to December 31, 2019; without disruption.

- **State Group Life Insurance:**
  The following premium changes will be effective April 1, 2020:
  - Employee Coverage—Increase to premiums of 5%.
  - Spouse and Dependent Coverage—Decrease to the monthly premium from $2.50 per unit of coverage to $2.26 per unit of coverage.

No open enrollment opportunity for the following plans:

You may only enroll in the following plans if you experience a qualifying life event or through Evidence of Insurability, which requires medical underwriting.

- Income Continuation Insurance
- State Group Life Insurance
- UW Employees, Inc. Life Insurance
- Individual & Family Group Life Insurance
  - If you are currently covered under this plan as of September 30th, you may increase your coverage during the Annual Increase Option period through Self Service from September 30 - October 25.

Enroll in the following plans at any time during the year:

- Accidental Death & Dismemberment (AD&D) Insurance
- UW Tax-Sheltered Annuity (TSA) 403(b) Program
- Wisconsin Deferred Compensation (457) Program
# Changes Allowed During ABE

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>What Changes are Allowed during ABE?</th>
<th>Add or Remove Dependents?*</th>
<th>Cancel Coverage?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>State Group Health Insurance</strong></td>
<td>Enroll, Change Plan Design and/or Carrier</td>
<td>Yes (all dependents who are eligible must be enrolled)</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>You may be eligible to receive up to a $2,000 incentive if you opt out of State Group Health Insurance. <em>Eligibility requirements apply.</em> You must re-enroll each year to receive the Opt-Out Incentive.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>State Group Health Opt-Out Incentive</strong></td>
<td>You may be eligible to receive up to a $2,000 incentive if you opt out of State Group Health Insurance. <em>Eligibility requirements apply.</em> You must re-enroll each year to receive the Opt-Out Incentive.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Uniform Dental</strong></td>
<td>Enroll (if enrolled in State Group Health Insurance)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Preventive Dental Insurance (new plan)</strong></td>
<td>Enroll (if not enrolled in State Group Health Insurance)</td>
<td>Yes</td>
<td>2020: N/A 2021: Yes</td>
</tr>
<tr>
<td><strong>Supplemental Dental Insurance</strong></td>
<td>Enroll, Change Plans (PPO – Select OR PPO &amp; Premier - Select Plus)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Vision Insurance</strong></td>
<td>Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Individual &amp; Family Life Insurance</strong></td>
<td>If coverage is in force September 30th, you may increase coverage.</td>
<td>No — Add</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Yes — Remove</td>
<td></td>
</tr>
<tr>
<td><strong>Accidental Death &amp; Dismemberment Insurance</strong></td>
<td>Enroll, Change Volume of Coverage</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td><strong>Accident Insurance (new plan)</strong></td>
<td>Enroll</td>
<td>Yes</td>
<td>2020: N/A 2021: Yes</td>
</tr>
<tr>
<td><strong>Flexible Spending Accounts (FSA)</strong></td>
<td>Includes the Health Care, Limited Purpose, and Dependent Day Care Account. <em>You must re-enroll each year to participate.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Savings Account (HSA)</strong></td>
<td>You are responsible for ensuring your eligibility for the HSA. <em>You must re-enroll each year you enroll in a High Deductible Health Plan (HDHP).</em></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*See the [Dependent Eligibility Chart](#) to see who you can cover on each plan.

The UW System and the Department of Employee Trust funds comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Checklist

PREPARE

Before enrollment begins, take some time to educate yourself on the benefit options available to you.

☐ Review your current benefit enrollments at MyUW portal.
☐ Review the ABE website.
☐ Attend a Benefits Fair to meet with representatives from benefit vendors.

DECIDE

Decide if you want to add, make changes to and/or cancel any coverage for 2020.

☐ For help making your benefits decisions, visit ALEX, your personalized virtual benefits counselor.
☐ Make decisions regarding your medical, dental and vision coverage.
  • Are your dependents covered on your plans? If not, do they need to be?
  • Will your current medical and dental providers be in-network in 2020?
  • Will you decline State Group Health Insurance for 2020 to receive the $2,000 Opt-Out Incentive?
    • Enrollment is required each year you opt out. Eligibility requirements apply.
    • Do you want to enroll in the Preventive Dental Insurance plan if you opt out of State Group Health Insurance?
  • Are you interested in the High Deductible Health Plan (HDHP)?
    • HSA employer contributions for 2020 are $750 for single coverage and $1,500 for family coverage. You must enroll in the HSA each year you are enrolled in an HDHP and are eligible for the HSA.
    • You must complete the Coordination of Benefits (COB) in Self Service if you enroll in a HDHP. If you do not, you will be defaulted to a non-HDHP health plan.
  • Are you anticipating any high-cost dental procedures in 2020?
    • If so, consider enrolling in the Select Plan or Select Plus Plan.
  • Will you need eyeglasses or contact lenses in 2020?
    • If so, consider enrolling in Vision Insurance. Remember, State Group Health Insurance covers one annual exam per person if you enroll in State Group Health Insurance.
  • Estimate your out-of-pocket medical, dental, and vision expenses to determine if you should contribute to a Health Care Flexible Spending Account (FSA) to help cover these expenses with pre-tax dollars. You must enroll in the FSA each year to participate!
  • Do you need to enroll in or make changes to Accidental Death & Dismemberment (AD&D) Insurance?
  • Do you worry about not being able to afford out-of-pocket expenses if you have an accident? If so, consider enrolling in the Accident Insurance Plan.
  • Do you have child(ren) / adult daycare expenses? If so, consider the Dependent Day Care Account.
  • Are you saving enough for retirement? Consider contributing to the supplemental retirement programs:
    • UW Tax-Sheltered Annuity (TSA) 403(b)
    • Wisconsin Deferred Compensation (457)

ACT

☐ Submit your completed 2020 elections by 4:30pm on October 25, 2019.
☐ You will receive an email within 24 hours of submitting your elections through Self Service with instructions on how to view your Confirmation Statement for elections effective January 1, 2020. Review your Confirmation Statement to ensure your elections are accurate. Contact your human resources office with questions.

www.wisconsin.edu/abe/download/abereferenceguide.pdf