

ANNUAL BENEFITS ENROLLMENT 2025

SEPTEMBER 30 - OCTOBER 25, 2024

Annual Benefits Enrollment (ABE) is an opportunity for eligible employees to enroll in or make changes to most benefit plans for the upcoming year.

Changes made during ABE are effective January 1, 2025

Website Information

Visit the [ABE web page](#) for information about 2025 benefits changes, premiums, and how to enroll.

For information about 2024 benefits, visit the [Universities of Wisconsin Employee Benefits website](#).

2025 Benefits Changes

State Group Health Insurance

Employee Premiums

The employee premiums for all health insurance plans will increase.

High Deductible Health Plan (HDHP)

The deductible will increase to \$1,650 for individual coverage and \$3,300 for family coverage to remain compliant with the Federal minimum deductible requirement for HDHPs.

Covered Services Enhancements

- The lifetime limit for orthoptic eye training will increase.
- Coverage for nutritional counseling services related to weight management will be expanded.

Health Insurance Plan Carrier Name Change

Dean Health Plan Prevea360 West & Mayo Clinic will be renamed Dean Health Plan Medica West & Mayo Clinic starting January 1, 2025.

If you are currently enrolled with Dean Health Plan Prevea360 West & Mayo Clinic, your coverage will automatically continue with Dean Health Plan Medica West & Mayo Clinic with the same plan (HDHP or non-HDHP) and dependents, unless you make a change during ABE.

Pharmacy Benefits

Navitus will continue to administer the pharmacy benefits. Find in-network pharmacies, the formulary list, and mail order information on the Navitus website. Or call Navitus at 1-866-333-2757 with questions.

The employee premium for pharmacy benefits is included in the State Group Health Insurance premium.

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Dental Insurance

Delta Dental will remain the administrator for all dental insurance plans.

Uniform Dental is available if you **enroll** in State Group Health Insurance.

Preventive Dental is available if you **do not** enroll in State Group Health Insurance.

- You may enroll in Uniform Dental **OR** Preventive Dental Insurance (based on eligibility) **AND**
- You may enroll in **one** Supplemental Dental Insurance plan (Select or Select Plus).

Dental Insurance Plan Comparison

	Uniform Dental and Preventive Dental Insurance	Supplemental Dental Insurance	
		Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO & Delta Dental Premier	Delta Dental PPO only	Delta Dental PPO & Delta Dental Premier
Benefit Maximum	\$1,000 / person	\$1,000 / person	\$2,500 / person
Deductible	None	\$100 / person	\$25 / person
Preventive	100%	No coverage	No coverage
Basic Services	100% for Fillings, Periodontal Maintenance, 80% for Anesthesia, Emergency Pain Relief	No coverage, except Anesthesia at 50%	No coverage, except Anesthesia at 80%
Major Services	No coverage	50%	60% or 80% (varies by service)
Orthodontia (lifetime maximum)	50% up to \$1,500 (to age 19)	No coverage	50% up to \$1,500 (in addition to Uniform Dental or Preventive Dental) (includes adult ortho)

Employee Premiums

- Uniform Dental Insurance premiums for individual coverage will increase.
- All other dental insurance plan premiums will remain the same.

2025 Monthly Employee Premiums	Uniform Dental	Preventive Dental	Supplemental Dental Insurance	
			PPO <i>Select Plan</i>	PPO Plus Premier <i>Select Plus Plan</i>
Individual	\$4.00	\$36.10	\$9.08	\$21.60
Individual + Spouse	\$10.00	\$90.28	\$18.16	\$43.22
Individual + Child(ren)	\$10.00	\$90.28	\$12.24	\$40.12
Family	\$10.00	\$90.28	\$21.76	\$66.20

Vision Insurance

DeltaVision in partnership with EyeMed will remain the administrator for the vision insurance plan. This insurance plan provides coverage for eye exams, and materials (such as contact lenses and/or glasses). There is no change to employee premiums for 2025.

2025 Monthly Employee Premiums	
Individual	\$5.72
Individual + Spouse	\$11.42
Individual + Child(ren)	\$12.88
Family	\$20.58

Spending & Savings Accounts

Optum will remain the administrator for the Flexible Spending Accounts, Parking & Transit Accounts, and Health Savings Account. To participate in these accounts in 2025, you must re-enroll.

Flexible Spending Account (FSA)

- Health Care and Limited Purpose Accounts
 - Annual Contribution Amount: \$50 - \$3,200 (**increase**)
 - Carryover Amount: \$50* - \$640 (**increase**)
- Dependent Day Care Account
 - Annual Contribution Amount: \$0 - \$2,500 or \$5,000 (depends on tax filing status)
 - Carryover: \$0

Parking & Transit Accounts

- Minimum Annual Contribution Amount: \$50
- Maximum Monthly Contribution Amount: \$315 (**increase**)
- Carryover Amount: \$50* - Unlimited

***Reminder:** To be eligible for **carryover** from 2024 to 2025, you must have a minimum balance of \$50 in your account at the end of the run-out period (March 31) **OR** enroll for 2025 during ABE. Carryover for eligible employees will be applied around April 15, 2025.

Health Savings Account (HSA)

- Annual Employer Contribution (**increase**)
 - \$828 per year for individual coverage (pro-rated if not enrolled for entire calendar year)
 - \$1,650 per year for family coverage (pro-rated if not enrolled for entire calendar year)
- Annual Maximum Contribution (employer + employee)* (**increase**)
 - \$4,130 per year for individual coverage
 - \$8,550 per year for family coverage

**If you are/will be age 55 or older in 2025, you may be eligible to contribute an additional \$1,000 per year.*

Note: The IRS allows unlimited carryover for the Health Savings Account from one calendar year to the next.

Individual & Family Life Insurance

During this enrollment period only, there will be an enhanced enrollment opportunity for **employee coverage** for Individual & Family Life Insurance, without proof of good health (evidence of insurability).

- If you **are currently enrolled**, you may increase employee coverage by up to \$100,000 (in \$5,000 increments, up to plan maximums), or decrease or cancel coverage. You may also increase your spouse coverage by up to \$10,000 and/or child coverage by \$2,500 (up to plan maximums).
- If you are **not currently enrolled**, you may enroll in up to \$100,000 employee coverage.

Effective January 1, 2025, the premium rates for spouse coverage will decrease. Premium rates for employee and child coverage will remain the same.

An Accidental Death & Dismemberment feature will automatically be added for employee, spouse, and child coverage at no additional cost.

Accident Insurance

This plan provides a lump sum payment to you for injuries due to an accident (examples: fractures, stitches, hospitalization). The plan includes an accidental death and dismemberment benefit. You may enroll in Accident Insurance **and** the Accidental Death & Dismemberment Insurance Plan. There is no change to employee premiums for 2025.

2025 Monthly Employee Premiums	
Individual	\$3.72
Individual + Spouse	\$5.32
Individual + Child(ren)	\$7.16
Family	\$10.46

Other Considerations and Reminders

- **Well Wisconsin Program:** You and your spouse may earn a \$150 well-being incentive through the Well Wisconsin Program if you enroll in the State Group Health Insurance Program for 2025.
- **Wisconsin Retirement System (WRS):** Employee and Universities of Wisconsin contributions will increase to 6.95% for most employees effective January 1, 2025.
- **UW Employees, Inc. Life Insurance:** This plan will no longer be available effective January 1, 2025.
- **University Insurance Association Life Insurance:** This plan will no longer be available effective January 1, 2025.
- **State Group Life Insurance:** Effective April 1, 2025, employee premium rates will increase. Spouse and dependent coverage premiums will remain the same.

Enrollment in State Group Life Insurance and Income Continuation Insurance requires a qualifying life event or proof of good health (evidence of insurability).

Enrollment in the following plans may occur at any time: Accidental Death & Dismemberment (AD&D) Insurance, UW 403(b) Supplemental Retirement Program (SRP), Wisconsin Deferred Compensation (457) Program, Parking & Transit Accounts, Long-Term Care Insurance

Changes Allowed During ABE

Benefit Plan	What Changes are Allowed During ABE?	Add or Remove Dependents?*	Cancel Coverage?
State Group Health Insurance	Enroll, Change Plan Design and/or Carrier	Yes (all dependents who are eligible must be enrolled)	Yes (you may be eligible for the Health Opt-Out Incentive)
Health Opt-Out Incentive	You must re-enroll each year to receive the Health Opt-Out Incentive. You may be eligible to receive up to a \$2,000 incentive if you opt out of State Group Health Insurance. Eligibility requirements apply.		
Uniform Dental	Enroll (if enrolled in State Group Health Insurance)	Yes	Yes
Preventive Dental Insurance	Enroll (if not enrolled in State Group Health Insurance)	Yes	Yes
Supplemental Dental Insurance	Enroll, Change Plans (Select or Select Plus)	Yes	Yes
Vision Insurance	Enroll	Yes	Yes
Individual & Family Life Insurance	If enrolled , you may increase coverage. If not enrolled , you have a one-time enhanced enrollment opportunity for employee coverage.	If enrolled, you may not add dependents, but you may remove dependents. If not enrolled: N/A	If enrolled: yes (anytime) If not enrolled: N/A
Accidental Death & Dismemberment Insurance	Enroll, Change Volume of Coverage	Yes	Yes (anytime)
Accident Insurance	Enroll	Yes	Yes
Flexible Spending Accounts (FSA)	You must re-enroll each year to participate. Includes Health Care, Limited Purpose, and Dependent Day Care Account.		
Health Savings Account (HSA)	You must re-enroll each year you enroll in a High Deductible Health Plan (HDHP). Eligibility requirements apply.		

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

Checklist

Review

Before you enroll, prepare by doing the following.

- Review your current benefit enrollments using the [View Benefits Summary Tipsheet](#).
- Review the [ABE web page](#).
- Attend your institutions in-person benefits fair or attend virtual benefits sessions.

Decide

- Make decisions regarding your health, dental, and vision insurance coverage.
 - Use the Health Plan Search to help you decide which health insurance carrier to select for 2025.
 - Determine if you need to cover your spouse and dependents.
 - Confirm that your doctors, dentists, and vision providers will be in-network for 2025.
 - Will you waive State Group Health Insurance and select the Health Opt-Out Incentive?
 - * You must re-enroll if you want the incentive in 2025. Eligibility requirements apply.
 - * Do you need Preventive Dental Insurance?
 - Are you interested in the High Deductible Health Plan (HDHP)?
 - * HSA employer contributions are up to \$828 for individual coverage and \$1,650 for family coverage. You must re-enroll in the HSA each year you enroll in an HDHP.
 - * You must answer the other health insurance coverage questions in the MyWisconsin portal (my.wisconsin.edu) if you enroll in an HDHP. If you do not, your plan design will be changed to the non-HDHP with the same carrier.
 - Will you need dental services other than preventive dental cleanings in 2025?
 - * If so, consider enrolling in a supplemental plan (Select or Select Plus Plan).
 - Will you need glasses and/or contacts in 2025?
 - * If so, consider enrolling in vision insurance.
 - Estimate your out-of-pocket health, dental, and vision expenses to determine if you should contribute to a pre-tax Health Care Flexible Spending Account or Health Savings Account. You must re-enroll each year to participate!
- Do you have child/adult day care expenses? If so, consider the Dependent Day Care Account.
- Are you enrolled in Individual & Family Life Insurance? If so, do you need to increase your coverage? If not enrolled, consider enrolling in employee coverage (without proof of good health) during the **one-time enhanced enrollment opportunity** during ABE.
- Do you need to enroll in or make changes to your Accidental Death & Dismemberment Insurance?
- How will you pay for out-of-pocket expenses if you are injured in an accident? Consider enrolling in the Accident Insurance Plan.
- Are you saving enough for retirement? Consider contributing to a supplemental retirement program.
 - [UW 403\(b\) Supplemental Retirement Program \(SRP\)](#)
 - [Wisconsin Deferred Compensation \(WDC\) 457 Program](#)

Enroll

- Submit your elections by 4:30 pm on October 25, 2024.
- Watch for an email within 48 hours of submitting your elections through the [MyWisconsin portal](#) with instructions on how to review your benefits for coverage effective January 1, 2025. Review your benefits elections and dependents to ensure they are accurate. Reach out to your [benefits contact](#) with questions.

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