

A N N U A L

Benefits Enrollment 2021

September 28 – October 23, 2020

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, 2021.

Website Information

Visit the [ABE website](#) for 2021 changes to benefit plans, premiums and information on how to enroll. For current benefit information, visit the [UW System Employee Benefits website](#).

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 2021

State Group Health Insurance

The following changes will be made to all plans in 2021:

- Premiums will increase slightly for most plans. Visit the [ABE website](#) to review premiums.
- Coverage will be added for biofeedback services for urinary incontinence.
- Health insurance carriers will no longer offer a wellness incentive component within their plans. The \$150 incentive through the Well Wisconsin Program administered by StayWell will still be offered.

Well Wisconsin Program Incentive*:

The biometric screening requirement includes the following alternative options:

- Health care provider form,
- Health coaching call (**NEW OPTION**), or
- Preventive dental exam (**NEW OPTION**)

*Refer to the [Well-Wisconsin Program page](#) for additional information.

Telehealth:

- Telehealth services without cost-sharing will continue in 2021. Services do not need to be COVID-19 related to qualify.
- Cost-sharing still applies for services that would have historically been provided in an office visit setting, but have moved virtual due to the pandemic.

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Pharmacy Benefits

Navitus will continue to administer the pharmacy benefits and the benefits will remain the same.

Uniform, Preventive & Supplemental Dental Insurance

There will be no changes to these plans or premiums for 2021. The Uniform and Preventive Dental Insurance plans provide the same coverage for diagnostic, preventive, basic and orthodontic services. Review the following to determine which plan you are eligible for:

- If you **enroll** in State Group Health Insurance, you are eligible for the **Uniform** Dental Insurance plan.
- If you **waive** State Group Health Insurance OR elect the **Health Opt-Out Incentive**, you are eligible for the **Preventive** Dental Insurance Plan.

Reminder: You may enroll in one of these plans (Uniform or Preventive) **and one** Supplemental Dental Insurance plan (Select or Select Plus).

Dental Insurance Comparison

	Uniform Dental and Preventive Dental Insurance	Supplemental Dental Insurance	
		PPO <i>Select Plan</i>	PPO Plus Premier <i>Select Plus Plan</i>
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)

Dental Insurance Premiums

The chart below reflects 2021 monthly premiums.

	Uniform Dental	Preventive Dental	Supplemental Dental Insurance	
			PPO <i>Select Plan</i>	PPO Plus Premier <i>Select Plus Plan</i>
Employee	\$4.00	\$30.20	\$9.28	\$16.82
Employee + Spouse	\$9.00	\$75.50	\$18.56	\$33.64
Employee + Child(ren)	\$9.00	\$75.50	\$12.52	\$31.12
Family	\$9.00	\$75.50	\$22.28	\$51.30

Vision Insurance (NEW CARRIER)

DeltaVision will be the new carrier for the vision insurance plan in 2021. Choose a provider within the EyeMed Insight network. Premiums will decrease slightly.

If you are currently enrolled in vision insurance in 2020, you will automatically be enrolled for 2021. If you are currently enrolled and need to make a change to your dependents or drop your coverage for 2021, you should do so through Self Service. Delta Vision will mail participants a vision insurance plan ID card.

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

Accident Insurance Plan

This plan provides payment for injury due to accident (e.g. emergency care, hospital care, surgery).

- Includes an accidental death and dismemberment benefit:
 - Employee coverage - increasing to \$100,000 (from \$25,000)
 - Spouse coverage - increasing to \$50,000 (from \$12,500)
 - Child(ren) coverage increasing to \$25,000 (from \$6,250)

	Monthly Premiums
Employee	\$4.38
Employee + Spouse	\$6.26
Employee + Child(ren)	\$8.44
Family	\$12.32

Spending & Savings Accounts

Flexible Spending Account (FSA)

You must re-enroll in Health Care, Limited Purpose, and Dependent Day Care FSAs **each year**.

- Health Care and Limited Purpose FSA annual maximum contribution will increase to \$2,750 (from \$2,700).
 - Health Care and Limited Purpose FSA **carryover** limit will increase to \$550 (from \$500).
- Dependent Day Care Account maximum contribution remains at \$5,000 (with no carryover).

The IRS will release FSA maximums for 2021 after the start of ABE. In the event of significant changes, the current annual contribution maximums for 2021 may change.

- All claims for the 2020 plan year must be incurred by 12/31/2020 and submitted by 3/31/2021.
- All claims for the 2021 plan year must be incurred by 12/31/2021 and submitted by 3/31/2022.

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

Health Savings Account (HSA)

- Annual Maximum Contributions (employer + employee) will increase to:
 - \$3,600 per year for Single coverage (an increase of \$50)
 - \$7,200 per year for Family coverage (an increase of \$100)

Participants who are or will be age 55 or older in 2021 may contribute an additional \$1,000.

- 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)

Other Considerations:

- **Wisconsin Retirement System (WRS):**
The contribution you and UW System make to the WRS will remain at 6.75% (for most employees).
- **State Group Life Insurance:**
The employee coverage premium will increase 5%, effective April 1, 2021. Spouse and dependent coverage premium will remain the same.
- **UW Employees, Inc. Life Insurance:**
Premiums for certain age bands are changing effective January 1, 2021.
- **Income Continuation Insurance (ICI):**
No premium change.
- **Parking & Transit Flexible Spending Account:**
Effective January 1, 2021 these accounts will be available again. A Parking Account covers work-related parking expenses such as parking ramps and/or park and rides. A Transit Account covers work-related commuting expenses such as public transit passes to and from work and commuter highway vehicles. Enroll by November 19, 2020 to start contributing with the first paycheck in 2021.
- **Long-Term Care Insurance:**
This program is available as of July 8, 2020 for eligible employees.

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 Life Insurance

If you are currently covered under this plan as of September 28th, you may increase your coverage during the Annual Increase Option period through Self Service from September 28 - October 23, 2020.

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

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

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 May be eligible for the \$2,000 Health Opt-Out Incentive.
State Group 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. You must re-enroll each year to receive the Opt-Out Incentive.		
Uniform Dental Insurance	Enroll (if enrolled in State Group Health Insurance)	Yes	Yes
Preventive Dental Insurance	Enroll (if waive State Group Health Insurance or elect the Health Opt-Out Incentive)	Yes	Yes
Supplemental Dental Insurance	Enroll, Change Plans (PPO – Select OR PPO & Premier - Select Plus)	Yes	Yes
Vision Insurance	Enroll	Yes	Yes
Individual & Family Life Insurance	If coverage is in force September 28th, you may increase coverage.	No — Add Yes — Remove	Yes (anytime)
Accidental Death & Dismemberment Insurance	Enroll, Change Volume of Coverage	Yes	Yes (anytime)
Accident Insurance	Enroll	Yes	Yes
Flexible Spending Accounts (FSA)	Includes the Health Care, Limited Purpose, and Dependent Day Care Account. You must re-enroll each year to participate.		
Health Savings Account (HSA)	You are responsible for ensuring your eligibility for the HSA. You must re-enroll each year you enroll in a High Deductible Health Plan (HDHP).		

*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).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Checklist



PREPARE

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

- Visit the [Annual Benefits Enrollment \(ABE\) website](#).
- Review your current benefit enrollments on the [MyUW portal](#).
- Consider attending virtual benefit fair sessions.



DECIDE

Decide if you want to add, make changes to and/or cancel any coverage for 2021.

- For help making your benefits decisions, visit [ALEX](#), your personalized virtual benefits counselor.
- Make decisions regarding your medical, dental and vision insurance 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 2021?
 - Will you decline State Group Health Insurance for 2021 to receive the \$2,000 Opt-Out Incentive?
 - * Enrollment is required each year. Eligibility requirements apply.
 - * If you waive State Group Health Insurance or elect the Opt-Out Incentive, do you want to enroll in the Preventive Dental Insurance plan?
 - Are you interested in the High Deductible Health Plan (HDHP)?
 - * HSA employer contributions for 2021 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. Eligibility requirements apply.
 - * You must complete the Coordination of Benefits in Self Service if you enroll in a HDHP. If you do not, you will be defaulted to a non-HDHP.
 - Do you anticipate any high-cost dental procedures in 2021?
 - * If so, consider enrolling in the Select Plan or Select Plus Plan.
 - Will you need eyeglasses or contact lenses in 2021?
 - * If so, consider enrolling in Vision Insurance.
 - Estimate your out-of-pocket medical, dental, and/or 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\(b\) Program](#)
 - [Wisconsin Deferred Compensation \(457\) Program](#)



ACT

- Submit your 2021 elections through Self Service by 4:30pm on October 23, 2020.
- You will receive an email within 24-48 hours of submitting your elections through Self Service with instructions on how to view your Confirmation Statement for elections effective January 1, 2021. Review your Confirmation Statement to ensure your elections are accurate. Contact your [human resources office](#) with questions.

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