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.

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 2021
State Group Health Insurance
The following changes will be made to all plans in 2021:
- Premiums will increase slightly. Visit the ABE website for premiums.
- Coverage will be added for biofeedback services for urinary incontinence.
- Health insurance plan carriers will no longer offer a wellness incentive component within their plans.

Well-Being Resources:
Biometric screening requirement alternatives will be added to include the following:
- Biometric screening,
- Health care provider form,
- Health coaching call (NEW OPTION), or
- Preventive dental exam

Telehealth:
- Temporary safe harbor rules allow telehealth services without cost-sharing. The safe harbor is effective through December 31, 2021. Health insurance carriers are not required to adopt this safe harbor; therefore coverage for telehealth services varies by health insurance carrier. Services do not need to be COVID-19 related for the safe harbor to apply.
- Note: Cost-sharing still applies for services that would have historically been provided in an office visit setting, but have moved online due to the pandemic.
**Pharmacy**
- No plan design or carrier changes.

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**Dental Insurance**

**Uniform Dental & Supplemental Dental**
- Premiums will increase slightly. Visit the ABE website for premiums.

**Preventive Dental Insurance**
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></td>
<td>PPO</td>
<td>PPO Plus Premier</td>
</tr>
<tr>
<td>Provider Network</td>
<td>Delta Dental PPO &amp; Delta Dental Premier</td>
<td>Delta Dental PPO &amp; Delta Dental Premier</td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$1,000 / person</td>
<td>$1,000 / person</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
<td>$100 / person</td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
<td>No coverage</td>
</tr>
<tr>
<td>Basic Services</td>
<td>100% for Fillings, Periodontal Maintenance, 80% for Anesthesia, Emergency Pain Relief</td>
<td>No coverage, except Anesthesia at 50%</td>
</tr>
<tr>
<td>Major Services</td>
<td>No coverage</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia (lifetime maximum)</td>
<td>50% up to $1,500 (to age 19)</td>
<td>No coverage</td>
</tr>
</tbody>
</table>

---

**Dental Insurance Premiums**
The chart below reflects the 2021 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>PPO Select Plan</td>
<td>PPO Plus Premier Select Plus Plan</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$4.00</td>
<td>$30.20</td>
<td>$9.28</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$9.00</td>
<td>$75.50</td>
<td>$18.56</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$9.00</td>
<td>$75.50</td>
<td>$12.52</td>
</tr>
<tr>
<td>Family</td>
<td>$9.00</td>
<td>$75.50</td>
<td>$22.28</td>
</tr>
</tbody>
</table>
**Accident Insurance 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.**
- Accidental Death & Dismemberment benefit increasing to $100,000 from $25,000

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$4.38</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$6.26</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$8.44</td>
</tr>
<tr>
<td>Family</td>
<td>$12.32</td>
</tr>
</tbody>
</table>

**Spending & Savings Accounts**

ConnectYourCare (CYC) remains the administrator for the Flexible Spending Accounts (FSA) and Health Savings Account (HSA).

**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 2021 is $2,750. The carryover limit will increase to $550.
- Dependent Day Care FSA remains at a maximum contribution of $5,000 with no carryover. In response to COVID, you may increase or decrease your contribution one time. Reach out to your HR representative for more information.

_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 **must** be submitted by 3/31/2021.

**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:**
  - $3,600 per year for Single coverage
  - $7,200 per year for Family coverage

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

For assistance, use **ALEX** or review the **ABE website**!
**Vision Insurance (NEW)**

The carrier will change from VSP to Delta Vision (network: Eye Med).
- Premiums will decrease slightly.

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$5.72</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$11.42</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$12.88</td>
</tr>
<tr>
<td>Family</td>
<td>$20.58</td>
</tr>
</tbody>
</table>

**Other Considerations:**

When considering your premium deductions for 2021, be aware that the:

- **Wisconsin Retirement System (WRS):**
  The contribution you and UW System make to the WRS will remain at 6.75% (for most employees).

- **Income Continuation Insurance (ICI):**
  No premium change.

- **Long-Term Care Insurance (RE-INSTATED)**
  This program is available as of July 8, 2020 for eligible employees. 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, 2021:
  - **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 28th, you may increase your coverage during the Annual Increase Option period through Self Service from September 28 - October 23.

**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>State Group Health Insurance</td>
<td>Enroll, Change Plan Design and/or Carrier  (all dependents who are eligible must be enrolled)</td>
<td>Yes</td>
<td>Yes (May be eligible for the $2,000 Health Opt-Out Incentive)</td>
</tr>
<tr>
<td>State Group Health Opt-Out Incentive</td>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uniform Dental</td>
<td>Enroll (if enrolled in State Group Health Insurance)</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Preventive Dental Insurance</td>
<td>Enroll (if not enrolled in State Group Health Insurance)</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Supplemental Dental Insurance</td>
<td>Enroll, Change Plans (PPO – Select OR PPO &amp; Premier - Select Plus)</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>Enroll</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Individual &amp; Family Life Insurance</td>
<td>If coverage is in force September 28th, you may increase coverage.  No — Add Yes — Remove</td>
<td>No — Add Yes — Remove</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment Insurance</td>
<td>Enroll, Change Volume of Coverage</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Accident Insurance</td>
<td>Enroll</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td>Includes the Health Care, Limited Purpose, and Dependent Day Care Account. You must re-enroll each year to participate.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>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).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*See the [Dependent Eligibility Chart](#) to see who you can cover on each plan.
**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](https://myuw.wisc.edu).
- Review the [ABE website](https://www.wisconsin.edu/abe/download/abereferenceguide.pdf).
- 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 2021.

- 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 2021?
  - Will you decline State Group Health Insurance for 2021 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 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 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 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. 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)](https://www.wisconsin.edu/abe/download/abereferenceguide.pdf)
  - [Wisconsin Deferred Compensation (457)](https://www.wisconsin.edu/abe/download/abereferenceguide.pdf)

**ACT**

- Submit your completed 2020 elections by 4:30pm on October 23, 2020.
- 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, 2021. Review your Confirmation Statement to ensure your elections are accurate. Contact your [human resources office](https://www.wisconsin.edu/abe/download/abereferenceguide.pdf) with questions.