

# ANNUAL BENEFITS ENROLLMENT 2024

SEPTEMBER 25 - OCTOBER 20, 2023

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, 2024**

## Website Information

Visit the [ABE web page](#) for 2024 changes to benefit plans, premiums and information on how to enroll. For information on 2023 benefits, visit the [UW System Employee Benefits website](#).

## Payroll Deduction Schedule Changes

- Currently, insurance premiums for health, dental, vision, life, Accidental Death & Dismemberment (AD&D), and accident insurance are deducted one month prior to the coverage month. Starting in 2024, insurance premiums will be deducted the same month as the coverage month. For most employees, this transition means that premium deductions will not occur on your December 14 or December 28, 2023 paychecks. Note: Your coverage will remain active. If you enroll for 2024, insurance premium deductions for health, dental, vision, life, AD&D, and accident insurance will begin on your January 11, 2024 paycheck.
- Currently, contributions for the 403(b) Supplemental Retirement Program (SRP) and Wisconsin Deferred Compensation (WDC) 457 Program are processed each paycheck (26 paychecks per calendar year). Starting in 2024, contributions for the 403(b) and WDC will be processed on the first two paychecks of the month (24 paychecks per calendar year).

## 2024 Benefits Changes

### State Group Health Insurance

**Employee Premiums:** Will increase.

#### Health Insurance - High Deductible Health Plans

The deductible will increase to \$1,600 for individual coverage and \$3,200 for family coverage to remain compliant with the federal minimum deductible requirement for High Deductible Health Plans.

#### Health Insurance Plans

GHC of South Central Wisconsin will split into two separate networks starting January 1, 2024. Both networks will include UW and Meriter hospitals and specialists.

- GHC of South Central Wisconsin **Dane Choice** will include in-network providers in Dane County.
- GHC of South Central Wisconsin **Neighbors** will include providers in Columbia, Grant, Iowa, Jefferson, Juneau, Lafayette, and Sauk County.

***If you are currently enrolled in GHC of South Central WI, your coverage will automatically move to GHC of South Central WI-Dane Choice with the same dependents for 2024, unless you make a change during ABE.***

SCAN ME TO



ACCESS LINKS

## Pharmacy Benefits

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

Navitus administers the pharmacy benefits. Find in-network pharmacies and the formulary list on the Navitus website. Or call Navitus at 1-866-333-2757 with questions.

## 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 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

Uniform Dental (family), Select Plus, and Preventive plan premiums will increase. Uniform Dental (individual) and Select plan premiums will decrease.

2024 Monthly Employee Premiums	Uniform Dental	Preventive Dental	Supplemental Dental Insurance	
			PPO <i>Select Plan</i>	PPO Plus Premier <i>Select Plus Plan</i>
Individual	\$3.00	\$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 2024.

2024 Monthly Employee Premiums	
Individual	\$5.72
Individual + Spouse	\$11.42
Individual + Child(ren)	\$12.88
Family	\$20.58

## 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 UW System Accidental Death & Dismemberment Insurance Plan. There will be a decrease to employee premiums for 2024.

2024 Monthly Employee Premiums	
Individual	\$3.72
Individual + Spouse	\$5.32
Individual + Child(ren)	\$7.16
Family	\$10.46

## 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 2024, you must re-enroll.

### Flexible Spending Account (FSA) - Annual Contribution and Carryover Amounts

- Health Care and Limited Purpose Accounts: \$50 - \$3,050. Carryover: **\$50\*** - \$610 (increase)
- Dependent Day Care Account: \$0 - \$2,500 or \$5,000 (depends on tax filing status). No carryover.

### Parking & Transit Accounts - Contribution and Carryover Amounts

- Minimum Annual Contribution Amount: \$50
- Maximum Monthly Contribution Amount: \$300 (increase)
- Carryover: **\$50\*** - Unlimited

**\*NEW:** To be eligible for **carryover** from 2023 to 2024, you must have a minimum balance of \$50 in your account at the end of the run-out period (March 31) **OR** enroll for 2024 during ABE. Carryover for eligible employees will be applied on/around April 15, 2024.

# Spending & Savings Accounts (continued)

## Health Savings Account (HSA)

- Annual Employer Contribution will remain the same:
  - \$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 Contribution (employer + employee)\* will increase to:
  - \$4,150 per year for single coverage
  - \$8,300 per year for family coverage

*\*If you are or will be age 55 or older in 2024, you may contribute an additional \$1,000 per year.*

*Note: The IRS allows for unlimited carryover for HSAs from one calendar year to the next.*

## Well-being Resources

**Well Wisconsin Program:** You and your spouse may earn a \$150 Well Wisconsin Program incentive if you enroll in the State Group Health Insurance Program for 2024.

## Other Considerations:

- **Wisconsin Retirement System (WRS):**  
Employee and UW System contributions will increase to 6.9% for most employees effective January 1, 2024.
- **Income Continuation Insurance:**  
Effective February 1, 2024, employee premium rates will decrease, the standard and supplemental plans will be consolidated, and the rate tables will be simplified.
- **State Group Life Insurance:**  
Effective April 1, 2024, employee premium will increase; spouse and dependent coverage premium will decrease.

**Enrollment in the below plans requires a qualifying life event or applying through evidence of insurability (proof of good health).**

- State Group Life Insurance
- UW Employees, Inc. Life Insurance
- Individual & Family Group Life Insurance: If you are currently enrolled, you may increase your coverage during the Annual Increase Option period through the MyUW portal from September 25 - October 20, 2023.
- Income Continuation Insurance

**Enrollment in the below plans may occur at any time during the year.**

- 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	<b>You must re-enroll each year to receive the Health Opt-Out Incentive.</b> You may be eligible to receive up to a \$2,000 incentive if you opt out of State Group Health Insurance. <a href="#">Eligibility requirements apply.</a>		
Uniform Dental	Enroll (if <b>enrolled</b> in State Group Health Insurance)	Yes	Yes
Preventive Dental Insurance	Enroll (if <b>not enrolled</b> 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 currently enrolled, 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)	<b>You must re-enroll each year to participate.</b> Includes Health Care, Limited Purpose, and Dependent Day Care Account.		
Health Savings Account (HSA)	<b>You must re-enroll each year you enroll in a High Deductible Health Plan (HDHP).</b> <a href="#">Eligibility requirements apply.</a>		

\*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 in-person benefits fairs or virtual benefits sessions.

## Decide

- ☐ Make decisions regarding your health, dental, and vision insurance coverage.
  - If you are affected by the GHC of South Central WI change (see page 1), use the Health Plan Search to help you decide which health insurance carrier to select for 2024.
  - Do you need to cover your spouse and dependents?
  - Confirm that your doctors, dentists, and vision providers will be in-network in 2024.
  - Will you decline State Group Health Insurance and select the Health Opt-Out Incentive?
    - \* You must re-enroll if you want the incentive in 2024. 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 \$750 for individual coverage and \$1,500 for family coverage. You must re-enroll in the HSA each year you enroll in an HDHP.
    - \* You must answer the other health coverage questions in the MyUW portal if you enroll in an HDHP. If you do not, you will default to a non-HDHP with the same carrier.
  - Will you need dental services other than preventive dental cleanings in 2024?
    - \* If so, consider enrolling in a supplemental plan (Select or Select Plus Plan).
  - Will you need glasses and/or contacts in 2024?
    - \* 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 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.
- ☐ Do you have child/adult day care expenses? If so, consider the Dependent Day Care Account.
- ☐ Are you saving enough for retirement? Consider contributing to the supplemental retirement programs. You can enroll and make changes at any time.
  - [UW 403\(b\) Supplemental Retirement Program \(SRP\)](#)
  - [Wisconsin Deferred Compensation \(WDC\) 457 Program](#)

## Enroll

- ☐ Submit your elections by 4:30 pm on October 20, 2023.
- ☐ Watch for an email within 24-48 hours of submitting your elections through the [MyUW portal](#) with instructions on how to view your Confirmation Statement for coverage effective January 1, 2024. Review your Confirmation Statement to ensure your elections and dependents are accurate. Contact your [institution benefits contact](#) with questions.

SCAN ME TO



ACCESS LINKS