

ANNUAL BENEFITS ENROLLMENT 2022

SEPTEMBER 27 - OCTOBER 22, 2021

The Annual Benefits Enrollment (ABE) period is an annual opportunity for eligible employees to enroll in or make changes to most benefit plans for the upcoming year. This is the only time you are able to make changes, 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, 2022**.

Website Information

Visit the [ABE web page](#) for 2022 changes to benefit plans, premiums and information on how to enroll. For current 2021 benefit information, visit the [UW System Employee Benefits website](#).

ALEX is here to help!

ALEX is an online tool that acts as a personalized benefits counselor to help you learn more about the benefits that UW System offers. Use [ALEX](#) during ABE to help you make informed decisions for 2022!



Benefits Changes for 2022 State Group Health Insurance

Employee Premiums: Slight increase for all plans effective January 1, 2022.

Health Insurance Plan Carriers:

- **Quartz Community** will split into Quartz Central and Quartz West. If you are enrolled in Quartz Community, you must select a different health insurance plan carrier for 2022. You may select Quartz Central, Quartz West, or any other health insurance plan carrier.
 - **Quartz Central:** Covered counties are Adams, Columbia, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Richland, Rock, Sauk, Walworth, Waukesha, Waushara, and Wood.
 - **Quartz West:** Covered counties are Buffalo, Chippewa, Clark, Crawford, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Trempealeau, and Vernon.
- **Aspirus Health Plan** is a new health insurance plan carrier that will be available for the following counties: Clark, Florence, Forest, Iron, Langlade, Lincoln, Marathon, Oneida, Portage, Price, Shawano, Taylor, Vilas, Waushara, and Wood.

Enhancements to Covered Services:

- Coverage will be added for corrective jaw surgery.
- Access to coverage for continuous glucose monitors will be expanded to the pharmacy benefit.
- Timeframe requirement for extractions and dental repairs due to accidents will be removed.
- Reduce the age to 45 for colonoscopy screenings to begin.

Well-being Resources: The Well Wisconsin Program incentive will continue to be available to you if you are enrolled (and your spouse, if enrolled) in State Group Health Insurance.

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Dental Insurance

Delta Dental will remain the administrator for all dental plans. Uniform Dental is available to you if you enroll in State Group Health Insurance. Preventive Dental is available to you if you **do not** enroll in State Group Health Insurance.

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

Covered Services:

- Coverage will be added for composite/resin fillings for the back teeth for the Uniform and Preventive Dental plans.

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

Employee Premiums:

- Uniform Dental: Slight decrease to employee only premium effective January 1, 2022. Premiums for employee + spouse, employee + child(ren), and family coverage will remain the same.
- Preventive and Supplemental Plans: Increase to employee premiums effective January 1, 2022.

2022 Monthly Employee Premiums	Uniform Dental	Preventive Dental	Supplemental Dental Insurance	
			PPO <i>Select Plan</i>	PPO Plus Premier <i>Select Plus Plan</i>
Employee	\$3.00	\$34.72	\$9.76	\$20.98
Employee + Spouse	\$9.00	\$86.80	\$19.52	\$41.96
Employee + Child(ren)	\$9.00	\$86.80	\$13.16	\$38.96
Family	\$9.00	\$86.80	\$23.40	\$64.28

Vision Insurance

DeltaVision (in partnership with EyeMed) will remain the administrator for the vision insurance plan. This plan provides coverage for eye exams and/or materials (e.g. contact lenses and/or glasses).

Employee Premiums: No change from 2021.

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

Accident Insurance

This plan provides payment for injuries due to accident (examples: fractures, stitches, hospitalization). The Accident Insurance Plan also includes an accidental death and dismemberment benefit. You may enroll in Accident Insurance **and** the UW System Accidental Death & Dismemberment Insurance Plan.

Enhancements to Covered Services:

- For most covered injuries due to accident, cash benefit payment amounts will increase.
- A cash benefit will be added for outpatient rehabilitation therapy, when necessary due to accident.

Employee Premiums: No change from 2021.

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

Spending & Savings Accounts

Optum Financial (formerly ConnectYourCare (CYC)) will remain the administrator for the Flexible Spending Accounts (FSA), Parking and Transit Accounts, and Health Savings Account (HSA). To participate in any of these accounts in 2022, you must re-enroll.

Flexible Spending Account (FSA)

- Health Care and Limited Purpose FSA maximum contribution: \$2,750. Carryover limit: \$550.
- Dependent Day Care Account maximum contribution: \$2,500 or \$5,000 (depends on tax filing status). Carryover limit: \$0.

Reminder: All FSA claims **must** be submitted and substantiated by March 31 following the plan year the expenses are incurred.

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

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:
 - \$3,650 per year for Single coverage
 - \$7,300 per year for Family coverage

Participants who are or will be age 55 or older in 2022 may contribute an additional \$1,000.

403(b) Program

The 403(b) Program has been rebranded to the **UW 403(b) Supplemental Retirement Program (SRP)** from the UW Tax-Sheltered Annuity (TSA) 403(b) Program.

Effective January 1, 2022, TIAA and Fidelity will remain as recordkeepers in the program. T. Rowe Price, Ameriprise, and Lincoln will no longer be offered as recordkeepers. If you are making contributions to T. Rowe Price, Ameriprise, and/or Lincoln, you will need to redirect your future contributions to TIAA and/or Fidelity. **If you take no action, your contributions will be redirected to TIAA, the default recordkeeper.**

Additional changes: Investment line-up changes and mapping. Balance transfer for T. Rowe Price participants. Review the [403\(b\) Program Enhancements web page](#) for additional information.

Other Considerations:

- **Wisconsin Retirement System (WRS):** Your contribution and the UW System contribution will decrease to 6.50% (for most employees) effective January 1, 2022..
- **Income Continuation Insurance:** Employee premiums will decrease effective February 1, 2022.
- **State Group Life Insurance:** Employee premiums will increase by 5% effective April 1, 2022. Spouse and dependent coverage premium will remain the same.

Enrollment in the below plans requires a qualifying life event or Evidence of Insurability (medical underwriting).

- Income Continuation Insurance
- State Group Life Insurance
- UW Employees, Inc. Life Insurance
- Individual & Family Group Life Insurance: If you are currently enrolled in this plan as of September 27, 2021, you may increase your coverage during the Annual Increase Option period from September 27 - October 22, 2021.

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

- Accidental Death & Dismemberment (AD&D) Insurance
- Long-Term Care Insurance
- Parking & Transit Accounts
- UW 403(b) Supplemental Retirement Program (SRP)
- Wisconsin Deferred Compensation (457) Program

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 \$2,000 Health Opt-Out Incentive)
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 Health Opt-Out Incentive.		
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 (PPO – Select OR PPO & Premier - Select Plus)	Yes	Yes
Vision Insurance	Enroll	Yes	Yes
Individual & Family Life Insurance	If enrolled in coverage September 28, 2021, 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 Health Care, Limited Purpose, and Dependent Day Care Account. You must re-enroll each year to participate.		
Health Savings Account (HSA)	Eligibility requirements apply. 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 kojhais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Checklist



PREPARE

Before you enroll, prepare by educating yourself on the benefits available to you.

- Review your current benefit enrollments at [MyUW portal](#).
- Review the [ABE web page](#).
- Attend virtual benefits fairs to make sure you understand the plans for 2022!



DECIDE

Decide if you want to enroll in, make changes to, and/or cancel any coverage for 2022.

- Use [ALEX](#), your virtual benefits counselor, to help you determine which benefits you may need.
- Make decisions regarding your health, dental, and vision coverage.
 - Do you need to cover your spouse and/or dependents on your plans?
 - Will your doctor, dentist, and vision provider be in-network in 2022?
 - Will you decline State Group Health Insurance and elect the \$2,000 Health Opt-Out Incentive?
 - * You must re-enroll if you want the incentive in 2022. Eligibility requirements apply.
 - * If you decline State Group Health Insurance, do you need Preventive Dental Insurance?
 - Are you interested in the High Deductible Health Plan (HDHP)?
 - * HSA employer contributions are up to \$750 for single coverage and \$1,500 for family coverage. You must enroll in the HSA each year you are enrolled in an HDHP.
 - * You must complete the Coordination of Benefits information 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).
 - Do you anticipate dental services other than preventive dental cleanings in 2022?
 - * If so, consider a Supplemental Dental Insurance plan (Select Plan or Select Plus).
 - Will you need glasses or contact lenses in 2022?
 - * 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 health, 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/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:
 - [UW 403\(b\) Supplemental Retirement Program \(SRP\)](#)
 - [Wisconsin Deferred Compensation \(WDC\) 457 Program](#)



ACT

- Submit your 2022 elections by 4:30pm on October 22, 2021.
- You will receive 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, 2022. Review your Confirmation Statement to ensure your elections are accurate. Contact your [institution benefits contact](#) with questions.

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

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