Benefit Checklist

**PREPARE**
Before enrollment begins, take some time to educate yourself on benefit options that are available to you. The UW System provides a variety of tools and resources to help you make your benefits decisions.

- **Visit the Annual Benefits Enrollment (ABE) website:** wisconsin.edu/abe. Review the website to learn more about benefit options that are available to you and changes you can make during the ABE period. Enrollment instructions and other resources are available.

- **Review current benefit enrollments**
  Review your earnings statements to see which benefit plans you are currently enrolled in. When you are reviewing the ABE website, you may want to see if there will be any changes made to those plans for 2018. **Note:** Due to the 2017-2019 State Budget Bill that was signed on September 21, 2017, domestic partners will no longer be eligible under most benefit plans.

- **Attend a Benefits Fair**
  Meet with representatives from the health plans and other benefit vendors. Your institution may offer additional informational sessions or computer labs to assist you in enrolling in or making changes to your benefits.

**DECIDE**
Consider your and your family’s medical, vision and dental needs and decide if you want to add, make changes to or cancel any coverage for 2018.

- **If you want help making your benefits decisions, ask ALEX!**
  Visit your personalized benefits counselor at wisconsin.edu/ohrwd/benefits/alex.

- **Make decisions regarding your medical, dental and/or vision coverage.**
  (Are your dependents covered on your plans? If not, do they need to be?)
  - **Will your current health plan still be available in 2018?**
    Note: Anthem Blue Preferred – Northeast, Arise Health Plan, Health Tradition Health Plan, Humana Eastern, Humana Western and UnitedHealthCare health plans will no longer be available. If you are currently enrolled in one of these plans, you must select a new health plan during ABE or you will not have coverage as of 1/1/2018.
  
  - **Will your current providers still be available through your plan in 2018?**
    Health plans can change provider networks. Ensure your providers are covered by your plan’s network. If you elect Uniform Dental coverage—a health plan “with dental”—you will want to verify if your dental provider is an in-network provider with Delta Dental of Wisconsin.

- **Are you considering declining State Group Health Insurance for 2018 to receive the Opt-Out Incentive?**
  - Enroll in the “Health Ins Opt-Out Incentive” plan if you are declining health insurance to receive the up to $2,000 Opt-Out Incentive. Enrollment is required each year you want to opt out. Eligibility requirements apply. New for 2018: You can enroll in the Health Ins Opt-Out Incentive plan using Self Service.
DECIDE, continued.

☐ Are you interested in the High Deductible Health Plan (HDHP) plan design?
  ▪ Can you afford to pay the deductible ($1,500 for single coverage/ $3,000 for family coverage) before your health plan will start paying benefits? If you enroll in family coverage, you must meet the family deductible before your health plan pays for benefits.
  ▪ 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 section to indicate if you have other health insurance coverage or not.
  ▪ Take a survey to find out if the HDHP plan design is right for you! See: wisconsin.edu/abe for more information.

☐ Are you anticipating any high-cost dental procedures in 2018?
  ▪ Consider enrolling in Dental Wisconsin, EPIC Benefits+, and/or a Health Care FSA or Limited Purpose FSA. Also review what is covered by the Uniform Dental coverage through Delta Dental of Wisconsin in 2018.

☐ Is your vision coverage sufficient?
  ▪ The State Group Health Insurance program coverage provides for one annual eye exam. If you or any dependents wear eyeglasses or contact lenses, consider adding VSP Vision Insurance or EPIC Benefits+.

☐ Complete your 2018 elections using Self Service (eBenefits) by 4:30pm on October 27, 2017

☐ Review your Confirmation Statement
  You will receive a Confirmation Statement the day after you submit your elections using Self Service (eBenefits). Review the statement for accuracy.

For more information on changes to benefits, premiums and how to enroll, go to: wisconsin.edu/abe. If you have any questions, contact your human resources office.