

Annual Benefits Enrollment 2020

September 30, 2019 – October 25, 2019

Agenda

- Changes Allowed during Annual Benefits Enrollment (ABE)
- Health Insurance Basics
- 2020 Main Benefits Changes - State Group Health Insurance
- Dental Insurance
- Health Savings Account and Flexible Spending Accounts (vendor change)
- Individual & Family Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Accident Insurance
- Wisconsin Retirement System (WRS)
- Miscellaneous
- Employee Resources



Annual Benefits Enrollment 2020

Changes Allowed

Changes Allowed

Benefit Plan	What Changes are Allowed during ABE?	Add or Remove Dependents	Cancel
State Group Health Insurance	Enroll, Change Plan Design and/or Carrier	Yes	Yes
Uniform Dental Insurance	Enroll (if enrolled in State Group Health)	Yes	Yes
Supplemental Dental Insurance	Enroll, Change plans (Select or Select Plus)	Yes	Yes
Vision Insurance	Enroll	Yes	Yes
Individual & Family Life Insurance	Annual Increase Option (current enrollees only)	No-Add Yes-Remove (anytime)	Yes (anytime)
Accidental Death & Dismemberment	Enroll, Change Volume of Coverage	Yes	Yes (anytime)

Changes Allowed

Benefit	What Changes are Allowed during ABE?	Add or Remove Dependents	Cancel
Health Opt-Out Incentive	MUST enroll each year	N/A	N/A (automatically ends December 31 st)
Flexible Spending Accounts (FSA)	MUST enroll each year	N/A	N/A (automatically ends December 31 st)
Health Savings Account (HSA)	MUST enroll each year	N/A	N/A (automatically ends December 31 st)
Preventive Dental Insurance (new plan)	Enroll (if not enrolled State Group Health)	Yes	2020: N/A 2021: Yes
Accident Insurance (new plan)	Enroll	Yes	2020: N/A 2021: Yes

Annual Benefits Enrollment 2020

Health Insurance Basics

Health Insurance Basics

- **Health Plan Designs (no change for 2020):**
 - It's Your Choice Health Plans = **Health Plans**
 - High Deductible Health Plans = **HDHP**
 - It's Your Choice Access Health Plans = **Access Plans**
 - Access High Deductible Health Plans = **Access HDHP**

Health Insurance Basics

- **Copayment – fixed amount** you pay for a covered service, each visit, until annual out-of-pocket limit is met
 - Primary Care Physician, Chiropractic and Therapy Services: **\$15**
 - Specialty and Urgent Care Services: **\$25**
 - Emergency Room (waived if admitted during visit): **\$75**

Health Insurance Basics

- **Deductible – total amount you pay for covered services before the plan pays (excludes copayments)**

2020	Health Plan / Access Plan (no pharmacy deductible)		HDHP / Access Plan HDHP (includes pharmacy)	
	Single	Family	Single	Family
Deductible	\$250	\$500 ¹	\$1,500	\$3,000 ²

¹ After an individual within a family plan meets the \$250 deductible, medical services are covered at the appropriate coinsurance level for that individual

² Full family deductible must be met before any services are covered at coinsurance level

Health Insurance Basics

- **Coinsurance – percentage** of the costs you pay for covered services
 - Deductible must be met before coinsurance applies (for most services)
 - Applies to annual out-of-pocket limit:
 - **10%** for Health Plans, HDHP and **In-Network** Access Plan and Access HDHP
 - **20%** for covered durable and disposable medical equipment, certain hearing aids and cochlear implants
 - **30%** for **Out-of-Network** Access Plan and Access HDHP

Health Insurance Basics

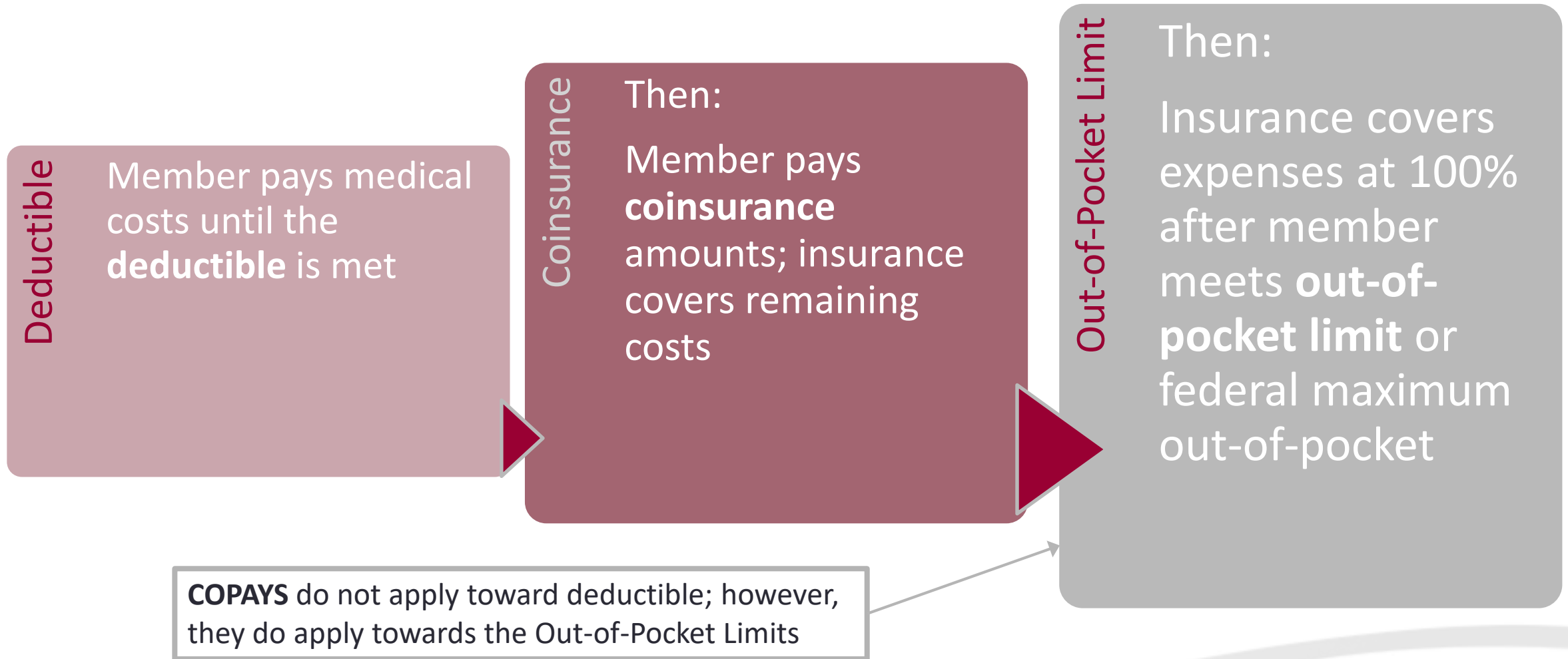
- **Out-of-Pocket Limit** – total amount you pay for covered services; includes copayments, deductible and coinsurance

2020	Health Plan / Access Plan (excludes pharmacy)		HDHP / Access Plan HDHP (includes pharmacy)	
	Single	Family	Single	Family
OOPL	\$1,250	\$2,500 ¹	\$2,500	\$5,000 ²

¹ After an individual within a family plan meets the out-of-pocket limit, services are covered at 100%

² Full family out-of-pocket limit must be met before services are covered at 100%

Health Insurance Basics



Health Insurance Basics

Deductible, Out-of-Pocket Limit and HSA Contribution	Single	Family
Health Plan / Access Plan: Deductible (no pharmacy deductible)	\$250	\$500
Out-of-Pocket Limit (separate pharmacy out-of-pocket limit)	\$1,250	\$2,500
HDHP / Access Plan HDHP: Deductible (includes medical and pharmacy)	\$1,500	\$3,000
Out-of-Pocket Limit (includes medical and pharmacy)	\$2,500	\$5,000
HSA Employer Contribution (HDHP only)	\$750	\$1,500

Copay and Coinsurance

Primary Care Physician Office Visits	\$15 Copay and 10% Coinsurance
Specialist Office Visits	\$25 Copay and 10% Coinsurance

Annual Benefits Enrollment 2020

Pharmacy Benefits

Pharmacy Benefits

Prescription Copays, Coinsurance and Out-of-Pocket Limits

Prescription Drug Level	Member Cost	Annual Out-of-Pocket Limit Health Plan	Annual Out-of-Pocket Limit HDHP
Level 1	\$5 per fill	\$600 individual \$1,200 family	Included in medical OOPL (\$2,500 / \$5,000)
Level 2	20% (\$50 max per fill)	\$600 individual \$1,200 family	
Level 3	40% (\$150 max per fill + difference if dispense as written drug)	Does not apply to Rx OOPL. Only applies to Federal MOOP.	
Level 4 Preferred Specialty • Filled at a Preferred Specialty Pharmacy	\$50 per fill	\$1,200 individual \$2,400 family	

Annual Benefits Enrollment 2020

State Group Health Insurance Changes

Preventive Dental Insurance (new plan)

Accident Insurance (new plan)

2020 Main Benefits Changes

State Group Health Insurance

■ **Newly Covered Services**

- Bariatric surgery for members with body mass index (BMI) of 35 or greater and medically necessary; less than a BMI of 35 may be covered if medically necessary

■ **Other Changes**

- Congenital defects services no longer require continuous coverage
- Coverage for vaccines at in-network retail pharmacies

2020 Main Benefits Changes

- **Health Plans No Longer Available**

- Security Health Plan – Central
- Security Health Plan – Valley

97% of Security Health Plan providers are covered by other health insurance plans available to employees.

*Employees enrolled in Security Health Plan in 2019 **must** select a different health insurance plan for 2020 during ABE.*

COBRA: Employees who terminate Sept – Nov 2019 may continue Security Health Plan through Dec 2019. If they elect **and** pay for COBRA through Dec 2019, they may then elect a different health insurance plan for Jan 2020.

Action needed? Yes.

You **must** choose a different plan if you want health insurance in 2020.

2020 Main Benefits Changes

- **Service Area Expansion:**
 - **Dean Health Plan – Prevea360:** Barron, Buffalo, Chippewa, Dunn, Eau Claire and some providers in Pepin County
 - **WEA Trust – East:** Langlade, Lincoln, Oneida, Price, Taylor, Vilas and some providers in Forest County
 - **Network Health:** Marathon County
- **State Maintenance Plan (SMP):** Still offered for Forest County. Fewer providers available in 2020. Employees should confirm their providers are in-network.

Action needed? Maybe.

You may want to choose a different plan

2020 Main Benefits Changes

- **How to locate in-network providers:**
 - Health Plan Map = Health Plan Search
 - Where you want to get care: type the county then select the county from the dropdown
 - Coverage area: any, local or nationwide
 - Plan type: any, non-medicare or medicare
 - See a map of Wisconsin counties: no longer interactive

Filters

Use the filter fields to narrow the results shown.

Where You Want to Get Care

Type a county or state and then select it from the drop-down that appears. [See a map of Wisconsin counties.](#)

Coverage Area

Plan Type

Submit

2020 Main Benefits Changes – Employee Premiums

2020	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)		Health Plan (Graduate Assistant / Short-Term Academic Staff benefits package)	
	Single	Family	Single	Family	Single	Family
Health Plan and HDHP (excluding Access Plans)	\$93	\$231	\$35	\$87	\$48.50	\$120
Access Health Plan and Access HDHP	\$273	\$679	\$215	\$535	\$138.50	\$344
Access Health Plan and Access HDHP (work outside of WI)	\$147	\$367	\$89	\$223	\$75.50	\$188

Premiums reflected are with Uniform Dental.

Slight increase to employee monthly premiums (1st increase in 3 years).

2020 Main Benefits Changes – Employee Premiums

2020	Health Plan (WRS benefits package)		High Deductible Health Plan (HDHP) (WRS benefits package)		Health Plan (non-WRS Graduate Assistant / Short-Term Academic Staff benefits package)	
	Single	Family	Single	Family	Single	Family
Health Plan and HDHP (excluding Access Plans)	\$89	\$222	\$31	\$78	\$44.50	\$111
Access Health Plan and Access HDHP	\$269	\$670	\$211	\$526	\$134.50	\$335
Access Health Plan and Access HDHP (work outside of WI)	\$143	\$358	\$85	\$214	\$71.50	\$179

*Premiums reflected are **without** Uniform Dental.

Slight increase to employee monthly premiums (1st increase in 3 years).

Annual Benefits Enrollment 2020

Wellness Incentive

Wellness Incentive

- State Group Health Insurance participants will need to complete a health screening, health assessment and well-being activity by:
 - **October 11, 2019** to receive the \$150 incentive for 2019.
 - **October 9, 2020** to receive the \$150 incentive for 2020.



Wellness Incentive

- StayWell Portal:
 - Unavailable: 12/20/2019 – 01/06/2020
 - New Portal Launch: 01/06/2020
 - Account Set-up: will be required due to launch of new portal
 - Enhancements:
 - Gift card automatically redeemed upon completion of 3 items
 - Addition fitness videos, dr. chat, etc.

Annual Benefits Enrollment 2020

Health Insurance Opt-Out Incentive

Health Insurance Opt-Out Incentive

- **Enroll** through Self Service to participate in 2020
- \$2,000 incentive is **taxable**
- Incentive paid as follows:
 - 12 pay periods for monthly paid employees
 - 24 pay periods for biweekly paid employees

Action needed? Yes.

You **must** take action if you want to receive the incentive in 2020

Health Insurance Opt-Out Incentive

- **Employees are eligible IF they:**
 - Are eligible for the WRS benefits package
 - Are eligible for the employer premium contribution to their health insurance (Crafts workers not eligible)
 - Do not receive State Group Health Insurance through a parent or spouse through another state agency (e.g. UW System, UW Hospital and Clinics)
 - In 2015, were eligible for an employer premium contribution to their health insurance and were **enrolled** in State Group Health Insurance

Annual Benefits Enrollment 2020

Dental Insurance

Dental Insurance – Uniform Dental

- Periodontal Maintenance – Increase coverage from 80% to 100%
- Newly Covered Services:
 - Pulp Vitality Tests – helps a dentist determine a treatment plan
 - Caries Assessment – helps a dentist predict future dental health
 - Sealant Restorations

Dental Insurance – Uniform & Preventive

- Uniform and Preventive Dental plans: provide diagnostic, preventive and some basic services
- Eligibility is based on whether they enroll in State Group Health, waive State Group Health or select the Health Opt-Out Incentive:
 - **Enroll** in State Group Health Insurance = **Uniform Dental**
 - **Waive** State Group Health **OR** select the **Opt-Out Incentive** = **Preventive Dental**

*Employees are eligible for **either** the Uniform Dental or Preventive Dental plan.*
- Same: Covered services and levels of coverage (single/family)
- Different: Employee premiums (higher for the Preventive)

Dental Insurance – Plan Comparison

	<u>Uniform Dental</u> (<i>SGH enrollees</i>) <u>Preventive Dental</u> (<i>Non-SGH enrollees</i>)	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO & Delta Dental Premier	Delta Dental PPO	Delta Dental PPO & Delta Dental Premier
Benefit Maximum	\$1,000	\$1,000	\$2,500
Preventive	100%	Not Covered	Not Covered
Basic Services	80%	50%	80%
Major Services	Not covered	50%	60% or 80%
Orthodontia	50% up to \$1,500 (to age 19)	Not Covered	50% up to \$1,500 (includes adult ortho)

Dental Insurance – Network Comparison

- **PPO:** The dentists in this network provide the deepest discounts for services (per their contract with Delta Dental).
- **Premier:** The dentists in this network provide discounts for services (per their contract with Delta Dental); however, not as deep as the PPO network discounts.
- **Select Plan:** Employees enrolled in this plan must choose a dentist in the PPO network.
- **Uniform, Preventive, Select Plus Plans:** Employees may choose a dentist in the PPO or Premier networks.

Dental Insurance – Employee Premiums

2020 Monthly Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Uniform Dental*	\$4.00	\$9.00	\$9.00	\$9.00
Preventive Dental	\$30.20	\$75.50	\$75.50	\$75.50
Select*	\$9.28	\$18.56	\$12.52	\$22.28
Select Plus*	\$16.82	\$33.64	\$31.12	\$51.30

**Slight increase to employee premiums.*

Annual Benefits Enrollment 2020

Vision Insurance

Vision Insurance

- Provides coverage for a vision exam and materials
- Network: VSP Choice
- Benefits and employee premiums for 2020 remain the same:

	Monthly Premium
Employee	\$6.38
Employee + Spouse	\$12.76
Employee + Child(ren)	\$14.38
Family	\$22.98

Annual Benefits Enrollment 2020

Health Savings Account (HSA)

Health Savings Account (HSA)

- **Must be eligible for both the HDHP and HSA**
 - HDHP: Must be covered by the WRS
 - HSA: Must be enrolled in a HDHP
 - If enrolled in Medicare, TRICARE or a plan not considered a HDHP, not eligible
 - If a covered dependent under a health care FSA, such as a spouse, not eligible
 - If a covered dependent of another person for tax purposes, not eligible
 - Must complete Coordination of Benefits or will default to Health Plan
- Employees with **J-1 visas** should not elect HDHP/Access HDHP; the plans do not meet J-1 visa requirement (deductible may not exceed \$500)

Health Savings Account (HSA)

- **Participants turning age 65 in 2020:** no longer eligible for HDHP/HSA as of the first day of the month they turn age 65 if they elect Social Security and/or Medicare (or are automatically enrolled)
- If enrolled in HDHP/HSA during ABE; however, are not eligible, this could result in:
 - HDHP enrollment changed to Health Plan
 - Employee premiums and claims retroactively adjusted to date of ineligibility
 - HSA contributions will need to be repaid

Health Savings Account (HSA)

- **Employment Category Reminders:**
 - **Crafts Workers:** must enroll in HSA if they elect HDHP; however, they will not receive the employer HSA contribution
 - **Grad/Short-Term Academic Staff:** not eligible for HDHP/HSA
 - **University Staff-Temporary:** HSA contributions are post-tax

Health Savings Account (HSA)

HSA Limits - Employee receives Full Employer Share of Premium

Coverage	Total Contribution Limit = (Employer + Employee)	Employer Contribution	Employee Contribution
Single	\$3,550*	\$750	\$2,800
Family	\$7,100*	\$1,500	\$5,600

*Additional \$1,000 catch-up contribution allowed for employees at or will attain 55+ years of age during 2020

Health Savings Account (HSA)

HSA Limits when Employee works Less Than 50% Time

Coverage	Total Contribution Limit = (Employer + Employee)	Employer Contribution	Employee Contribution
Single	\$3,550	\$375	\$3,175
Family	\$7,100	\$750	\$6,350

HSA Limits for Crafts Workers

Coverage	Total Contribution Limit = (Employer + Employee)	Employer Contribution	Employee Contribution
Single	\$3,550	\$0	\$3,550
Family	\$7,100	\$0	\$7,100

Health Savings Account (HSA)



■ Vendor Change:

- ConnectYourCare (CYC) is the administrator effective 1/1/2020. Targeted communications began in August 2019.
- Last day to use TASC HSA debit card is 1/31/20.
- Employees may electronically consent to transfer their HSA balance from TASC to CYC. This transfer process will occur in February. This means that these funds **will not be available** to use in the month of February.
- Employees that do not transfer their balance are responsible for a \$3 monthly administrative fee. Funds remaining may still be used for qualifying expenses.
- Website for additional information: [2020 Vendor Change](#)

Annual Benefits Enrollment 2020

Flexible Spending Account (FSA)

Flexible Spending Accounts

Account Type	Eligible Expenses	Eligible Dependents	Annual Contribution Maximum*
Health Care FSA	Medical, dental, vision & prescription expenses	You, your spouse, qualified dependent(s)	\$2,700
Limited Purpose FSA	Dental, vision & post-medical deductible expenses	You, your spouse, qualified dependent(s)	\$2,700
Dependent Day Care	After school care, adult or child daycare, preschool	You, your spouse, qualified dependent(s)	\$5,000 (based on tax filing status)

**May change if the IRS changes the maximums significantly*

Flexible Spending Accounts

- Enrollment **required** each year
- **Eligibility:** All employees except University Staff-Temporary, Fellows, Scholars, Graduate Intern/Trainees and Post-Doctoral Fellow/Trainees
- **Deductions** (before Federal, State and FICA taxes):
 - Monthly paid employees: 12 or 9 deductions per year
 - Biweekly paid employees: 24 deductions per year (A & B payrolls only)
- **Carryover:**
 - Health Care and Limited Purpose Health Care: up to \$500 remaining on December 31st
 - Dependent Day Care: does not apply

Flexible Spending Accounts (FSA)



■ Vendor Change:

- ConnectYourCare (CYC) is the administrator effective 1/1/2020. Targeted communications began in August 2019.
- Last day to use TASC FSA debit card is 12/31/2019
- The carryover process from TASC to CYC for the Health Care FSAs will occur in April. This means carryover funds **will not be available** to use until 05/01/2020.
- Dependent Day Care Account: Manual claims filing only; however, ETF and CYC are continuing to discuss this process
- Website for additional information: [2020 Vendor Change](#)

Annual Benefits Enrollment 2020

Individual & Family Life Insurance

Individual & Family Life Insurance

- Employees enrolled **may increase** coverage by:
 - Employee: \$5,000, \$10,000, \$15,000 or \$20,000
 - Spouse/Domestic Partner: \$5,000 or \$10,000
 - Child(ren): \$2,500
- Maximum Coverage Levels:
 - Employee: \$300,000
 - Spouse/Domestic Partner: \$150,000
 - Child(ren): \$25,000

Individual & Family Life Insurance (increase)

- **How:** Self Service or paper Annual Increase Option form during ABE
- **Effective Date:** January 1, 2020
- **New Premium:** Deducted from December pay

Individual & Family Life Insurance (decrease)

- **How:** Paper application during ABE
- **Effective Date:** January 1, 2020
- **New Premium:** Reflected on December pay

Changes to **reduce** or **cancel** coverage submitted outside of the ABE period are effective the first of month following the date the application is received.

Annual Benefits Enrollment 2020

Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment

- Employees may enroll in or make changes during ABE.
- **If through Self Service:** January 1, 2020 effective date
- **If paper application,** it should specify the effective date:
 - January 1, 2020 to coincide with ABE or
 - First of the month following receipt of application (if earlier is preferred)
- Reminder of additional components:
 - Identity Theft Protection
 - Travel Assist Benefit
- No change to employee premiums.
- ETF will no longer offer their AD&D plan to State Agency employees.

UW System and UW Hospital & Clinics will continue to offer their AD&D plans to their employees.

Annual Benefits Enrollment 2020

Accident Insurance (new plan)

Accident Insurance

- **What is Accident Insurance:** Provides cash payment directly to you in the event of an accident. You may use the payment for anything you'd like to help provide some financial protection when the unexpected happens.
- **Covered accidents:** Injuries, emergency care, hospital care and surgery.
- **Accidental Death & Dismemberment (AD&D):** Provides an AD&D benefit
- **Other Features:** Identity Theft

Accident Insurance

- **Who is eligible:** Active employees eligible for State Group Health Insurance.
- **Employees can enroll:**
 - Within 30 days from date of hire
 - During ABE
 - Within 30 days of a qualifying life event

Accident Insurance

- **Coverage Types:** Employee
Employee and spouse
Employee and child(ren)
Employee and family
- Must elect employee coverage to elect coverage for spouse, child(ren) or entire family
- If other family members are employed by UW System and/or State of Wisconsin, each eligible employee may only be covered as an employee OR dependent, not both.
 - To maximize the AD&D benefit available under the plan, family members should enroll as an employee versus employee and spouse, employee and child(ren) or employee and family.

Accident Insurance – AD&D Component

Accident Insurance:

AD&D Coverage Amount

Employee	\$25,000
Spouse	\$12,500
Child(ren)	\$ 6,250

Accidental Death & Dismemberment (AD&D):

AD&D Coverage Amount

Employee	\$25,000 - \$500,000
Spouse/Domestic Partner	50-60% of Employee Coverage*
Child(ren)	15-20% of Employee Coverage*

** Varies depending on coverage level; employee + spouse/DP, employee + children, family. Maximum spouse/DP benefit \$300,000, maximum child(ren) benefit \$50,000.*

- Employees may enroll in Accident Insurance **and** AD&D Insurance

Accident Insurance

- **How to enroll:** through Self Service or paper form
- **Effective Date:** January 1, 2020
- **ID Cards:** None
- **Employee Premiums:**

	Monthly Premium
Employee	\$3.26
Employee + Spouse	\$4.94
Employee + Child(ren)	\$7.10
Family	\$10.46

Accident Insurance

- **Beneficiary Form:** ETF will maintain beneficiary forms for the AD&D provision under the Accident Plan. Employees may use Form:
 - **ET-2320 or ET-2321**
- Form applies to all benefit plans administered by ETF unless specified in the appropriate box above the signature line:

If you want this designation to apply only to specific benefit plan(s) or account(s), use this space to specify the benefit plan(s) or account(s) to which you want this designation to apply. See "Effective for all benefit plans and accounts" section on the reverse side before completing this section.

Accident Insurance

- **Benefits payable:** Varies depending on severity of accident.

Injuries		
Burn Benefit (varies based on % of body burned)	2 nd degree 3 rd degree	Up to \$500 Up to \$7,500
Child Organized Sports Injury (live birth to 18)		\$50
Concussion		\$100
Dislocation (varies based on type of Dislocation)	Surgical Non-Surgical Partial	Up to \$2,000 Up to \$1,000 Up to \$250
Eye Injury	Removal of Foreign Object: <ul style="list-style-type: none"> • With Surgery • Without Surgery 	\$125 \$25
Fracture (varies based on type of Fracture)	Surgical Non-Surgical Chip Fracture	Up to \$3,000 Up to \$1,500 Up to \$375
Lacerations	With stitches or staples Without stitches or staples	\$100 \$25

Not an all-inclusive list of benefits.

Accident Insurance

Claims Process:

- Employee to contact Securian to initiate claim:
 - Phone: 866-295-8690
 - Email: madisonbranch@securian.com
 - Website: securian.com/benefits
- Coverage for spouse and/or child(ren) verified at time of claim.
- Claims must be submitted timely, in some cases within 72 hours of the accident.
- Accident claims payable only if treatment is received in the U.S. or a U.S. territory and within time frames outlined in the Plan certificate.
- AD&D claims payable regardless of where the death occurs.

Accident Insurance

- **What happens at termination:**

- Employees who leave employment may continue coverage until age 70.
- Information about continuation will be sent from UW Service Center and Securian.

Annual Benefits Enrollment 2020

Wisconsin Retirement System (WRS)

Wisconsin Retirement System (WRS)

- **WRS** contribution amounts will increase slightly for all employee types:

Effective January 1, 2020	
General / Teacher / Executive	
Employee Contribution	6.75%
Employer Contribution	6.75%
Total	13.50%
Protective	
Employee Contribution	6.75%
Employer Contribution	11.65%
Total	18.40%

- **Accumulated Sick Leave Conversion Credit Program: 1.1% to 1.2%**

Annual Benefits Enrollment 2020

Miscellaneous

Miscellaneous

- **Long-Term Care Insurance:** Effective **January 1, 2020**, no new participants. Current participants may continue coverage with Mutual of Omaha (administered by HealthChoice). Participants should contact HealthChoice directly to make changes or cancel coverage. HealthChoice should not attend benefits fairs.
- **Income Continuation Insurance (ICI):** Effective **February 1, 2020**, employee premiums will increase 20%.

Miscellaneous

- **State Group Life Insurance:** Effective **April 1, 2020**, employee coverage premiums will increase 5%. Spouse/dependent coverage premiums will decrease slightly.
- **Required Affordable Care Act Non-Discrimination Notice:** The UW System and Department of Employee Trust Funds comply with applicable Federal civil rights laws and do not discriminate based on race, color, national origin, age, disability or gender.

Resources

Employee Resources

- [ALEX](#) (personalized benefits counselor; 2020 and 2019 versions available)
- [ABE Website](#)
- ABE Poster (with benefit fair information)
- [ABE Reference Guide](#) (previously brochure & checklist)
- ABE Employee Presentation
- Portal Articles
- [Accident Insurance](#) (new page on Employee Benefits website)
- [2020 Vendor Change](#) (FSA and HSA)



Next Steps: Prepare, decide and act by October 25, 2019!

Survey: Complete the survey after you enter your elections through Self Service. The link will be available in your Confirmation Statement.

Questions: Contact your human resources office.

