



September 30 - October 25, 2024

2025 ANNUAL BENEFITS ENROLLMENT

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Agenda

- Changes Allowed during Annual Benefits Enrollment (ABE)
- 2025 Main Benefits Changes
- Health Insurance and Health Opt-Out Incentive
- Dental and Vision Insurance
- Spending & Savings Accounts
- Individual & Family Life Insurance
- Accidental Death & Dismemberment Insurance
- Accident Insurance
- Other Updates & Resources



Changes Allowed



Changes Allowed

(for active employees and employees on paid leave of absence)

Benefit Plan	What Changes are Allowed during ABE?	Add or Remove Dependents or Cancel Coverage
State Group Health Insurance	Enroll, Change Plan Design and/or Carrier	Yes
Uniform Dental Insurance	Enroll (if enrolled in State Group Health)	Yes
Supplemental Dental Insurance	Enroll, Change plans (Select or Select Plus)	Yes
Preventive Dental Insurance	Enroll (if not enrolled in State Group Health)	Yes
Vision Insurance	Enroll	Yes
Accident Insurance	Enroll	Yes

Changes Allowed

(for active employees and employees on paid leave of absence)

Benefit Plan	What Changes are Allowed during ABE?	Add or Remove Dependents?	Cancel?
Health Opt-Out Incentive	MUST re-enroll each year	N/A	N/A (automatically ends December 31 st)
Flexible Spending Accounts	MUST re-enroll each year	N/A	N/A (automatically ends December 31 st)
Health Savings Account	MUST re-enroll each year	N/A	N/A (automatically ends December 31 st)
Individual & Family Life Insurance	If enrolled : you may increase coverage If not enrolled : you have a one-time enhanced enrollment opportunity for employee only coverage	If enrolled: add no, remove yes (anytime) If not enrolled: NA	If enrolled: yes (anytime) If not enrolled: NA
Accidental Death & Dismemberment Insurance	Enroll or Change Volume of Coverage	Yes	Yes (anytime)



2025 Main Benefits Changes



2025 Main Benefits Changes

State Group Health Insurance Name Change

- Current Name: Dean Health Plan Prevea360 West & Mayo Clinic
- New Name: Dean Health Plan Medica West & Mayo Clinic

If you are currently enrolled with Dean Health Plan Prevea360 West & Mayo Clinic, you will automatically be enrolled with **Dean Health Plan Medica West & Mayo Clinic** with the same plan design and dependents, unless you make a change during ABE.

Action needed? Maybe.

You *may* need to take action if you want to remain in the HDHP, change plans, carriers, or add/remove dependents

2025 Main Benefits Changes

State Group Health Insurance (continued)

High Deductible Health Plan (HDHP) Change

- To remain compliant with federal HDHP requirements, the annual deductibles will increase to \$1,650 for individual coverage and \$3,300 for family coverage

Health Savings Account (HSA) Change

- To help offset the increase to the deductibles, the **employer** contribution to the HSA will increase to \$828 for individual coverage and \$1,650 for family coverage

2025 Main Benefits Changes

State Group Health Insurance (continued)

Coverage Enhancements

- Expand the lifetime limit for orthoptic eye training from two to twelve visits
- Clarify coverage for nutritional counseling services related to weight management

Premium Change

- HDHP and Health Plan: increase of \$3 - \$21 per month
- Access HDHP and Access Health Plan (in-state): increase of \$12.50 - \$61 per month

2025 Main Benefits Changes

2025 Monthly Employee Premiums (without Uniform Dental)	Health Plan (WRS benefit package)		High Deductible Health Plan (HDHP) (WRS benefit package)		Health Plan (non-WRS Graduate Assistant / Short-Term Academic Staff benefit package)	
	Individual	Family	Individual	Family	Individual	Family
Health Plan & HDHP	\$120.00	\$297.00	\$42.00	\$104.00	\$60.00	\$148.50
Access Health Plan & Access HDHP	\$292.00	\$724.00	\$214.00	\$531.00	\$146.00	\$362.00
Access Health Plan & Access HDHP (if required to work outside of Wisconsin)	\$183.00	\$460.00	\$105.00	\$267.00	\$91.50	\$230.00

All premiums will increase. Review the [total monthly premiums](#) if you are required to pay 50% or 100%.

2025 Main Benefits Changes

Life Insurance Changes

Plan Terminations

- The following life insurance plans will terminate January 1, 2025
 - UW Employees Inc. Life Insurance
 - University Insurance Association Life Insurance

Individual & Family Life Insurance Enhanced Enrollment

- Active employees eligible for Individual & Family Life may enroll in or increase **employee** coverage up to \$100,000 in \$5,000 increments (not to exceed plan limits)
- Proof of good health is not required, approval guaranteed
- Accidental Death & Dismemberment feature automatically added



State Group Health Insurance



Health Insurance – Plan Designs

Health Plan Designs (**non-Access plans**)

- Health Plan
- High Deductible Health Plan (HDHP)
- These plan designs provide **local county-based coverage** with out-of-network coverage for emergency and urgent care services only
- Employee premiums range from **\$42 to \$297 per month** depending on plan design, coverage level, and WRS eligibility

Health Insurance – Plan Designs

Health Plan Designs (Access plans)

- Access Health Plan
 - Access High Deductible Health Plan (HDHP)
- } Nationwide coverage will continue to be provided by Dean (using Dean and First Health networks)
- These plan designs provide **nationwide coverage** with lower out-of-pocket costs when in-network doctors, hospitals, and clinics are used
 - Employee premiums range from **\$91.50 to \$724 per month** depending on plan design, coverage level, and WRS eligibility

To enroll in the Access Plan, select **Access Plan** in the MyWisconsin portal

Health Insurance – Plan Designs

	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Health Savings Account Employer Contribution) Individual / Family	N/A	Up to \$828 / \$1,650
Deductible Individual / Family	\$250 / \$500 ¹	\$1,650 / \$3,300 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 – Plan Designs


	Health Plan and Access Health Plan	High Deductible Health Plan (HDHP) and Access HDHP
Copayment Primary Care / Specialty Care	\$15 / \$25 (does not go toward deductible)	After deductible: \$15 / \$25
Coinsurance	After deductible: 10%	
Out-of-Pocket Limit Individual / Family	\$1,250 / \$2,500	\$2,500 / \$5,000
Preventive Services	\$0 (plan pays 100%)	
Emergency Room	\$75 copay then deductible then coinsurance	Deductible then \$75 copay then coinsurance

Health Insurance – Pharmacy Benefits

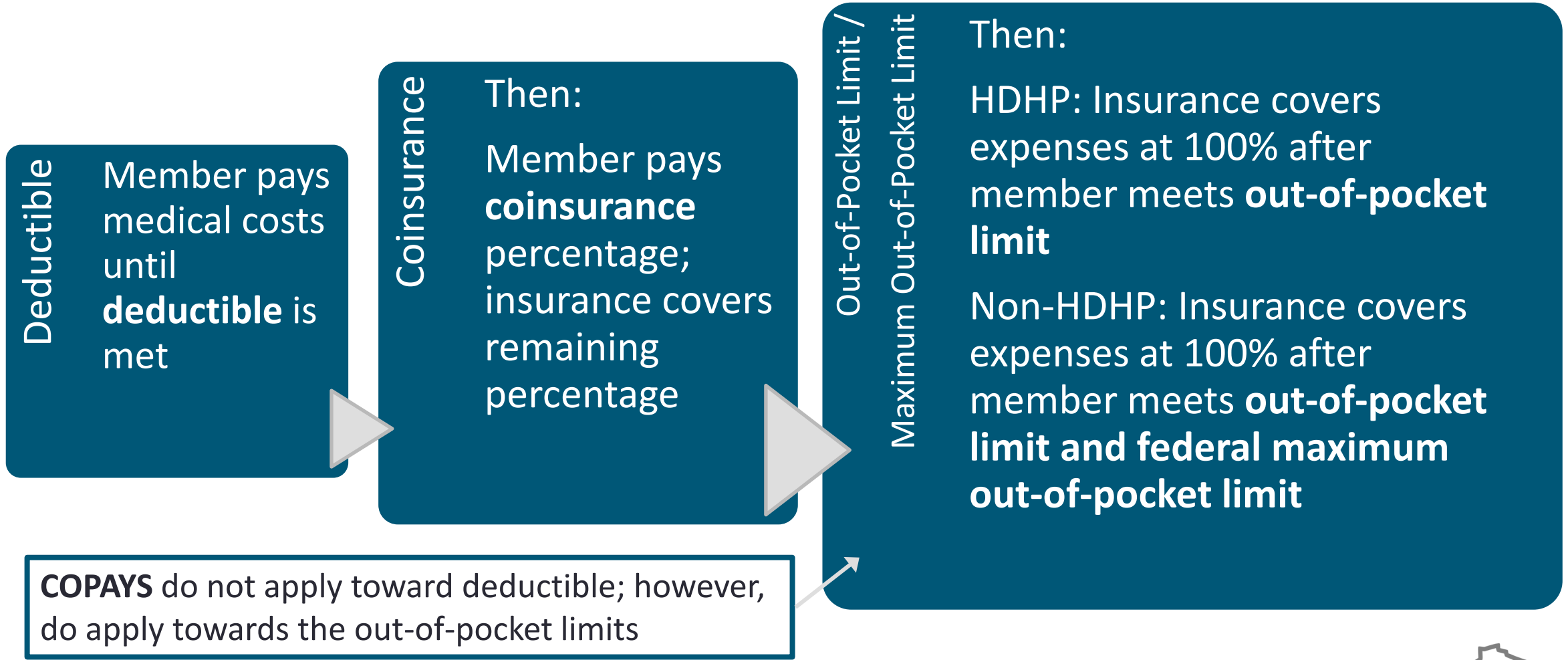
Out-of-Pocket <u>Cost</u> *		Out-of-Pocket <u>Limit</u> Health Plan and Access Health Plan	Out-of-Pocket <u>Limit</u> HDHP and Access HDHP
Level 1	\$5 per fill	\$600 individual \$1,200 family	Included in medical out-of-pocket limit: \$2,500 individual \$5,000 family
Level 2	20% (up to \$50 maximum per fill)		
Level 3	40% (up to \$150 maximum per fill + difference if dispense as written drug)	Does not apply to out-of-pocket limit; only applies to federal maximum out-of-pocket limit (\$9,200 individual / \$18,400 family)	
Level 4 (through preferred specialty pharmacy only)	\$50 per fill		

For the HDHP and Access HDHP, these costs apply **after the deductible*

Contact ServeYouRx to see if you can save money by using **mail order services*

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Health Insurance – Components Summary



Health Insurance – How to Choose

- [How to Choose Your Health Insurance Plan web page](#) lists the steps to help you select:
 - Plan design
 - Use the Comparison of Health & Pharmacy Benefits
 - Health insurance carrier
 - Use the **Health Plan Search** to find out which carriers will cover services in the **county** you and your family will mainly receive services in

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

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Health Insurance Opt-Out Incentive



Health Insurance Opt-Out Incentive

- You are eligible IF you:
 - Do not need health insurance through the Universities of Wisconsin for 2025
 - Are eligible for the WRS benefits package
 - Are eligible for the employer contribution to your health insurance premium
 - Do not receive State Group Health Insurance through a parent or spouse through another state agency (such as UW Hospitals and Clinics)
 - In 2015, were eligible for the employer contribution to your health insurance premium **and** were enrolled in State Group Health Insurance*

**Does not apply to Crafts Workers*

Health Insurance Opt-Out Incentive

- The \$2,000 incentive is taxable
- The incentive is paid on two paychecks each month for both annual and academic employees
- Login to my.wisconsin.edu to enroll and receive the incentive in 2025. Select the “health ins opt-out incentive,” not waive.

Action needed? Yes.

You ***must*** take action to receive the incentive in 2025



Dental Insurance



Dental Insurance – Plan Comparison

	Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)	Select Plan	Select Plus Plan
Provider Network	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO	Delta Dental PPO and Delta Dental Premier
Benefit Maximum	\$1,000	\$1,000	\$2,500
Preventive services	100%	Not covered	Not covered
Non-surgical extractions (above gumline)	90%	Not covered	Not covered
Surgical extraction, root canal, crowns, bridges, periodontics (except maintenance)	Not Covered	50%	60% or 80%
Orthodontia	50% up to \$1,500 (up to age 19)	Not covered	50% up to \$1,500 (includes adult ortho)

Dental Insurance - Networks

- **Networks:**

- **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

- **Networks for each Plan:**

- **Select Plan:** PPO network only
- **Uniform, Preventive, Select Plus Plans:** If you enroll in any of these plans, you may choose a dentist in the PPO **and/or** Premier networks

Dental Insurance – Employee Premiums

2025 Monthly Employee Premiums	Individual	Individual + Spouse	Individual + Child(ren)	Family
Uniform Dental	\$4.00	\$10.00	\$10.00	\$10.00
Preventive Dental	\$36.10	\$90.28	\$90.28	\$90.28
Select Plan	\$9.08	\$18.16	\$12.24	\$21.76
Select Plus Plan	\$21.60	\$43.22	\$40.12	\$66.20

The premium for Uniform Dental (individual coverage) will increase. All other dental insurance premiums will remain the same.

Reminder: You may enroll in two dental insurance plans. Uniform OR Preventive AND Select OR Select Plus.



Vision Insurance



Vision Insurance

- **Administrator:** DeltaVision (no change)
- **Network:** EyeMed's Insight Network
- **Benefits:** Coverage for a vision exam and materials
- **Reminder:** Benefits for contacts and frames can be used in the same year; the employee would be responsible for the cost of the lenses
- **Monthly Premiums:**

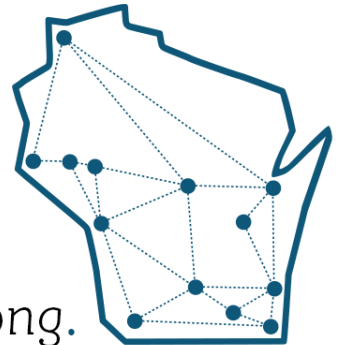
Individual	Individual + Spouse	Individual + Child(ren)	Family
\$5.72	\$11.42	\$12.88	\$20.58

Premiums will remain the same.



Health Savings Account

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Health Savings Account (HSA)

- A Health Savings Account (HSA) is owned by you
- Triple tax-advantaged savings account:
 - Contributions
 - Distributions (if used for eligible expenses)
 - Investment earnings are tax-free
- Your contributions are voluntary and may be changed at any time
- Once contributions are made to your HSA, they are yours
- The balance in your HSA at the end of each calendar year is automatically immediately carried into the next calendar year
- Optum is the plan administrator (no change)

Optum



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Health Savings Account (HSA)

- You must be eligible for an HDHP **and** HSA to enroll
 - HDHP eligibility: Must be covered by the WRS and eligible for the HSA
 - HSA eligibility:
 - Must be enrolled in an HDHP through the Universities of Wisconsin
 - Cannot be enrolled in Medicare, TRICARE, or other health insurance not considered an HDHP. Or have accessed VA benefits within the past 90 days (some exceptions apply).
 - Cannot be a covered dependent under a health care FSA (such as through a spouse or parent)
 - Cannot be claimed as a dependent of another person for tax purposes
- Employees with J-1 visas should not select the HDHP/Access HDHP; the plans do not meet J-1 visa requirements (deductible may not exceed \$500)

Health Savings Account (HSA)

- Employment Category Reminders
 - Graduate Assistant/Short-Term Academic Staff: **not eligible** for HDHP or HSA
 - University Staff-Temporary: HSA contributions are post-tax
- Additional Information: [HSA Eligibility web page](#)
- If you enroll, you must complete the other health insurance information or your plan will be changed to the Health Plan (with the same health insurance carrier)

Action needed? Yes.

You **must** take action if you want the HSA in 2025

Health Savings Account

Limits and Employer Contribution

Health Insurance Coverage Level	Total Annual Contribution Limit (Employer + Employee)	Employer Contribution
Individual	\$4,300 (increase)	\$828 (increase)
Family	\$8,550 (increase)	\$1,650 (increase)

- Contributions are made on **two paychecks each month**, on either 24 or 18 (academic year/9-month basis employees) paychecks per year
- Contributions are **pro-rated** for employees not enrolled for the entire calendar year
- If you are or will attain **age 55** in 2025, you may be eligible to contribute an additional \$1,000

Health Savings Account (HSA)

- If you will turn age 65 in 2025, you are no longer eligible for the HDHP/HSA as of the first day of the month you turn age 65 if you elect Social Security or Medicare (or are automatically enrolled)
- If you enroll in an HDHP/HSA during ABE but are not eligible, the below will occur.
 - Your HDHP enrollment will be changed to a non-HDHP (Health Plan)
 - Premiums from your paycheck will be retroactively adjusted
 - Claims processed by the insurance carrier, if any, will be retroactively adjusted
 - You should consider repaying your HSA contributions to avoid tax penalties



Flexible Spending Accounts



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Flexible Spending Accounts (FSA)

Type of Account	Contribution and Carryover Amounts	Description
Health Care	\$50 - \$3,200 per year \$640 carryover*	<ul style="list-style-type: none"> Help pay for eligible medical, dental, vision, and pharmacy benefit expenses Expenses can be incurred by employee, spouse, children, or other qualifying tax dependent
Limited Purpose	\$50 - \$3,200 per year \$640 carryover*	<ul style="list-style-type: none"> Help pay for eligible dental, vision, and post-deductible medical/pharmacy benefit expenses not covered by insurance Expenses can be incurred by employee, spouse, children, or other qualifying tax dependent Available to employees that enroll in an HDHP through Universities of Wisconsin
Dependent Day Care	Up to \$5,000 per year No carryover	<ul style="list-style-type: none"> Help pay for eligible dependent day care expenses such as after-school care, babysitting, adult or child day care, and preschool Eligible dependents include a spouse, child, or other qualifying tax dependent

*The healthcare and limited purpose accounts have a minimum carryover amount of \$50.

- Minimum carryover amount does not apply if you re-enroll for the 2025 plan year.
- Account balances less than \$50 on March 31, 2025 will be forfeited if you do not re-enroll for the 2025 plan year during ABE.

Flexible Spending Account (FSA)

- **Eligibility:** All employees are eligible except University Staff-Temporary, Fellows, Scholars, Graduate Intern/Trainees, Post-Doctoral Fellow/Trainees
- **Deductions**
 - Before Federal, State and FICA taxes
 - 24 deductions per year (two paychecks per month)
- **Administrator:** Optum
- **Employee Portal (new):** my.optum.com/ETF

Action needed? Yes.

You *must* take action if you want an FSA in 2025



Well Wisconsin Program



Well Wisconsin Program

- To earn the \$150 incentive, employees enrolled in State Group Health Insurance (and their enrolled spouse) will need to complete a health assessment, health check, and well-being activity by:
 - October 11, 2024 to receive the incentive for 2024
 - October 17, 2025 to receive the incentive for 2025



Life Insurance Changes



Life Insurance Changes

- UW Employees, Inc. (UWEI) Life Insurance and University Insurance Association (UIA) Life Insurance plans will terminate January 1, 2025
- If enrolled, your coverage will continue through December 31, 2024 unless:
 - UWEI participant who leaves employment prior to December 31, 2024. Coverage will end the end of the month in which termination occurs.
- There is a limited conversion right available. Employees enrolled in coverage 5 years or longer and not eligible for the Individual & Family Life insurance enhanced enrollment may convert their coverage to an individual policy.

Life Insurance Changes

Individual & Family Life Insurance Enhanced Enrollment Opportunity

- Employees eligible for Individual & Family Life Insurance may:
 - Enroll in **employee** coverage up to \$100,000 in \$5,000 increments
 - Increase existing **employee** coverage up to \$100,000 in \$5,000 increments, not to exceed plan limit (\$300,000)
 - Evidence of insurability (proof of good health) is not required; approval is guaranteed
 - Coverage change effective January 1, 2025
- Enhanced enrollment not available for spouse/domestic partner and child coverage

Action needed? Maybe.

You ***must*** take action if you want to enroll in or increase employee coverage

Life Insurance Changes

Individual & Family Life Insurance Annual Increase Option

- Employees *currently* enrolled in spouse/domestic partner and/or child coverage may increase coverage by:
 - Spouse/Domestic Partner: \$5,000 or \$10,000
 - Children: \$2,500
 - Evidence of insurability (proof of good health) is not required, approval is guaranteed
- Maximum Coverage Levels
 - Employee: \$300,000
 - Spouse/Domestic Partner*: \$150,000
 - Children*: \$25,000

**Coverage amount may not exceed employee coverage amount*

Life Insurance Changes

Individual & Family Life Insurance- Reduce or Cancel Coverage

Employees may **reduce or cancel** coverage:

- If initiated during ABE, login to my.wisconsin.edu:
 - Effective January 1, 2025.
- If initiated by completing a paper application:
 - Effective the first of the month following the date the form is received by the benefits contact
 - May be submitted at any time

Life Insurance Changes

Individual & Family Life Insurance Changes – Effective January 1, 2025

- Premium rate for spouse/domestic partner coverage will decrease slightly for 2025. Employee and child premium rates will remain the same.
- **New** - Accidental Death & Dismemberment Benefit Added to the Plan
 - Benefit equal to the amount of coverage in effect for employee, spouse/domestic partner and child coverage
- Disability Premium Waiver No Longer Available
 - Employees approved for disability premium waiver prior to January 1, 2025, are not affected by this change.



Accidental Death & Dismemberment Insurance



Accidental Death & Dismemberment Insurance

- Provides insurance coverage in the case of an accidental death or dismemberment
- Additional Components: Identity Theft Protection, Travel Assist
- You may enroll in or make changes during ABE (or any time)
- Effective date January 1, 2025 – Login to my.wisconsin.edu
- If you submit a paper application, the effective date is the first of the month following receipt



Accident Insurance



Accident Insurance

- **Benefits:** Provides a lump sum payment directly to you for specific injuries due to an accident (for example: fractures, stitches, hospitalization)
- **Additional Features:** Accidental Death & Dismemberment and Identity Theft coverage
- **Monthly Premiums:**

Employee	Employee + Spouse	Employee + Child(ren)	Family
\$3.72	\$5.32	\$7.17	\$10.47

Premiums will remain the same.



Other Updates



Other Updates

- Effective January 1, 2025:
 - Wisconsin Retirement System (WRS): Contribution amounts will increase.

General / Teacher / Executive	2025	2024	Change
Employee Contribution	6.95%	6.9%	Increase
Employer Contribution	6.95%	6.9%	Increase
Total	13.9%	13.8%	
Protective with Social Security	2025	2024	Change
Employee Contribution	6.95%	6.9%	Increase
Employer Contribution	14.95%	14.3%	Increase
Total	21.9%	21.2%	

Other Updates

- State Group Life Insurance: Effective April 1, 2025
 - Premium rates for Employee coverage will increase 5%.
 - Premium rates for Spouse and dependent coverage will remain the same.
- Income Continuation Insurance: Effective April 1, 2025
 - Employee premium rates will decrease.

Other Updates

■ Parking & Transit Accounts:

- You must re-enroll to participate in 2025
- You may enroll or make changes at any time
- Annual minimum contribution: \$50
- Monthly maximum contribution: \$315 (increase)
- Carryover is unlimited, if eligible:
 - Balances equal to or greater than \$50 on March 31, 2025: will carryover around April 15, 2025
 - Balances less than \$50 on March 31, 2025:
 - Will carryover **if you enroll** for 2025
 - Will be forfeited if you do not enroll for 2025

Action needed? Yes.

You ***must*** take action if you want to participate in the Parking and Transit Accounts in 2025



Resources and Next Steps



Resources

- [ABE web page](#)
 - Highlights Video
 - Reference Guide
 - How to Choose Your Health Insurance Plan web page
 - ETF and Vendor Virtual Benefits Sessions (registration required)
 - Enrollment Instructions for my.wisconsin.edu
 - Employee Survey
- [Employee Presentation web page](#)
 - Recorded version
 - Questions and Answers document
- Emails
- Portal Articles

Next Steps

- Review, decide, and enroll at my.wisconsin.edu **by October 25, 2024!**
- When you enroll, if you will be covering your spouse or dependent children, you must add their full name, date of birth, and social security number (also known as “national ID”) **at my.wisconsin.edu.**
- Within 48 hours after you submit your elections to my.wisconsin.edu, you will receive an email with directions on how to review your benefits elections and dependents for 2025.
- Review your benefits elections to confirm that your benefits and the dependents that you would like to cover are correct.
- Reach out to your benefits contact by October 25, 2024, if you need to make any changes.