

# 2022 ANNUAL Benefits Enrollment

*September 27, 2021 - October 22, 2021*



Annual Benefits Enrollment (ABE)  
Employee Presentation

ABE web page: [www.wisconsin.edu/abe/](http://www.wisconsin.edu/abe/)

# Presentation Housekeeping

- Turn your camera off.
- Mute your microphone.
- Enter questions through the chat feature only to the host & presenter.
- Questions will be answered at the end of the presentation.
- Please do not include personal health information when asking questions. Questions containing personal health information will not be answered during this presentation.

# Agenda

- Main Benefits Changes
- Changes Allowed during Annual Benefits Enrollment (ABE)
- Health Insurance
- Well Wisconsin Program
- Health Opt-Out Incentive
- Dental and Vision Insurance
- Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
- Individual & Family Life Insurance
- Accidental Death & Dismemberment (AD&D) and Accident Insurance
- 403(b) Program
- Other Updates & Employee Resources



# 2022 Main Benefits Changes

State Group Health Insurance

Uniform & Preventive Dental Insurance

Accident Insurance

# 2022 Main Benefits Changes

## State Group Health Insurance

### ■ Health Insurance Plan Carriers

- Quartz Central & Quartz West will replace Quartz Community
  - Quartz Central: Adams, Columbia, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Richland, Rock, Sauk, Walworth, Waukesha, Waushara, Wood



### **Action needed? Yes.**

If you are enrolled in Quartz Community, **you must** select a different carrier for 2022

# 2022 Main Benefits Changes

## State Group Health Insurance (continued)

### ■ Health Insurance Plan Carriers

- Quartz Central & Quartz West will replace Quartz Community
  - Quartz West: Buffalo, Chippewa, Clark, Crawford, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Trempealeau, Vernon



#### **Action needed? Yes.**

If you are enrolled in Quartz Community, you **must** select a different carrier for 2022

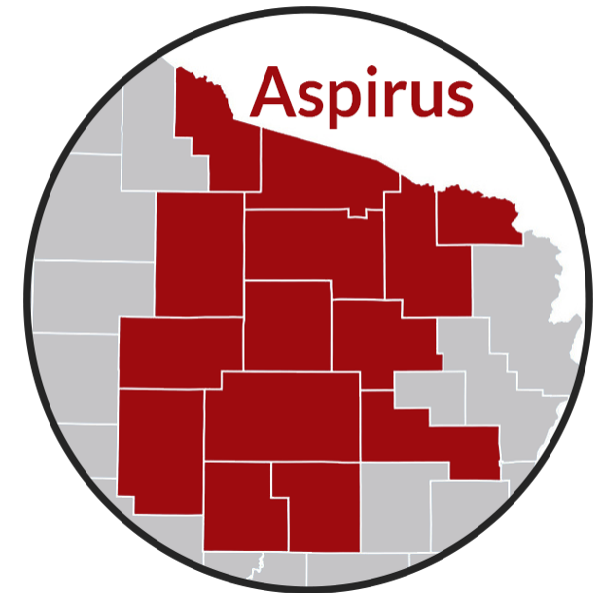
# 2022 Main Benefits Changes

## State Group Health Insurance (continued)

- Health Insurance Plan Carriers

- Aspirus (**new carrier**)

- Clark, Florence, Forest, Iron, Langlade, Lincoln, Marathon, Oneida, Portage, Price, Shawano, Taylor, Vilas, Waushara, Wood



# 2022 Main Benefits Changes

## State Group Health Insurance (continued)

### ■ Coverage Enhancements

- Coverage added for medically necessary corrective jaw surgery
- Access to coverage for continuous glucose monitors expanded to the pharmacy benefit
- Timeframe requirement removed for extractions and dental repairs due to accidents
- Age for colonoscopy screenings to begin reduced to age 45

### ■ Premiums

- HDHP and Health Plan: an increase of \$2 to \$8 per month
- Access HDHP and Access Health Plan: an increase of \$3 to \$16 per month



# 2022 Main Benefits Changes

## Uniform and Preventive Dental Insurance

- **Coverage Enhancement:**
  - Coverage added for composite/resin fillings for the back teeth

## Accident Insurance

- **Coverage Enhancements:**
  - Cash benefit payment amounts increased for most covered injuries due to accident
  - Cash benefit added for outpatient rehabilitation therapy necessary due to accident

# 2022 Main Benefits Changes

## Health Insurance Employee Premiums (**without** Uniform Dental)

2022 Monthly Premiums	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)	\$96	\$237	\$34	\$83	\$48	\$118.50
Access Health Plan and Access HDHP	\$257	\$639	\$195	\$485	\$128.50	\$319.50
Access Health Plan and Access HDHP (if required to work outside WI)	\$151	\$380	\$89	\$226	\$75.50	\$190.00

Review total premiums if you are required to pay 50% or 100%.

Crafts workers are eligible for the employer share effective January 1, 2022.

# Changes Allowed

# Changes Allowed – Active Employees & Paid LOA

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 <b>enrolled</b> in State Group Health)	Yes
Supplemental Dental Insurance	Enroll, Change plans (Select or Select Plus)	Yes
Preventive Dental Insurance	Enroll (if <b>not</b> enrolled State Group Health)	Yes
Vision Insurance	Enroll	Yes
Accident Insurance	Enroll	Yes

# Changes Allowed – Active Employees & Paid LOA

Benefit	What Changes are Allowed during ABE?	Add or Remove Dependents	Cancel
Health Opt-Out Incentive	<b>MUST</b> re-enroll each year	N/A	N/A (automatically ends December 31 <sup>st</sup> )
Flexible Spending Accounts (FSA)	<b>MUST</b> re-enroll each year	N/A	N/A (automatically ends December 31 <sup>st</sup> )
Health Savings Account (HSA)	<b>MUST</b> re-enroll each year	N/A	N/A (automatically ends December 31 <sup>st</sup> )
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)

# Health Insurance

Plan Designs

Components Summary

Pharmacy Benefits

How to Select a Health Insurance Plan Carrier

# Health Insurance – Plan Designs

- **Health Plan Designs:**

- Health Plans = **Health Plans**

- High Deductible Health Plans = **HDHPs**

- Access Health Plans = **Access Plans**

- Access High Deductible Health Plans = **Access HDHPs**

} **Local County-based Coverage**

} **Nationwide Coverage**

*No changes for 2022.*

# Health Insurance – Plan Designs

	<b>Health Plan and Access Health Plan</b>	<b>High Deductible Health Plan (HDHP) and Access HDHP</b>
Health Savings Account (Employer Contribution) Single / Family	N/A	Up to \$750 / \$1,500
Deductible Single / Family	\$250 / \$500 <sup>1</sup>	\$1,500 / \$3,000 <sup>2</sup>

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

<sup>2</sup> Full family deductible must be met before any services are covered at coinsurance level



# Health Insurance – Plan Designs

	<b>Health Plan and Access Health Plan</b>	<b>High Deductible Health Plan (HDHP) and Access HDHP</b>
Copayment Primary Care / Specialty Care	\$15 / \$25 (does not go toward deductible)	After deductible: \$15 / \$25
Coinsurance	After deductible: 10%	After deductible: 10%
Out-of-Pocket Limit Single / Family	\$1,250 / \$2,500	\$2,500 / \$5,000
Preventive Services	\$0 (plan pays 100%)	\$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
<b>Level 1</b>	\$5 per fill	\$600 single \$1,200 family	Included in medical out-of-pocket limit:  \$2,500 single \$5,000 family
<b>Level 2</b>	20% (up to \$50 maximum per fill)	\$600 single \$1,200 family	
<b>Level 3</b>	40% (up to \$150 maximum per fill + difference if dispense as written drug)	Does not apply to out-of-pocket limit; only applies to <b>federal</b> maximum out-of-pocket limit	
<b>Level 4</b> (through preferred specialty pharmacy only)	\$50 per fill	(\$8,700 single / \$17,400 family)	

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

*\*Contact ServeYouRx to learn about mail order services (ServeYouRx.com)*

# Health Insurance – Components Summary

## Deductible

Member pays medical costs until **deductible** is met

## Coinsurance

Then:  
Member pays **coinsurance** percentage; insurance covers remaining percentage

## Out-of-Pocket Limit / Maximum Out-of-Pocket Limit

Then:

HDHP: Insurance covers expenses at 100% after member meets **out-of-pocket limit**

Non-HDHP: Insurance covers expenses at 100% after member meets **out-of-pocket limit and federal maximum out-of-pocket limit** (\$8,700 single / \$17,400 family)

**COPAYS** do not apply toward deductible; however, do apply towards the out-of-pocket limits

# Health Insurance - How to Select a Carrier

- Use the **Health Plan Search** to locate in-network providers and/or find out which carriers will provide services in the counties you will mainly seek services in
  - 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
  - Click Submit

## 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

Type your questions into the chat.

Questions will be answered **at the end** of the presentation.

# Well Wisconsin Program

\$150 Incentive

# Well Wisconsin Program

- To earn the \$150 incentive, State Group Health Insurance participants will need to complete a health assessment, health check,\* and well-being activity by:
  - **October 8, 2021** to receive the \$150 incentive for 2021
  - **October 14, 2022** to receive the \$150 incentive for 2022

*\*Health check options: biometric screening, health care provider form, preventive dental exam, or health coaching call.*

# Health Insurance Opt-Out Incentive



# Health Insurance Opt-Out Incentive

- **You are eligible IF you:**

- Do not need health insurance through the UW System in 2022
- Are eligible for the WRS benefits package
- Are eligible for the employer premium contribution to your health insurance
- Do not receive State Group Health Insurance through parent or spouse through another state agency (examples: DOC, UW Hospital and Clinics)
- In 2015, were eligible for an employer premium contribution to your health insurance and were **enrolled** in State Group Health Insurance

# Health Insurance Opt-Out Incentive

- \$2,000 incentive is **taxable**
- Incentive paid the first two paychecks of each month for both annual and academic employees
- **Enroll** through the MyUW Portal to participate in 2022
- **Crafts workers are eligible** effective January 1, 2022

## Action needed? Yes.

You **must** take action if you want to receive the incentive in 2022

# Dental Insurance

Uniform, Preventive and Supplemental Dental Insurance

# Dental Insurance – Plan Comparison

	<b>Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)*</b>	<b>Select Plan</b>	<b>Select Plus Plan</b>
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
Basic Services	80%	50%	80%
Major Services	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 – Employee Premiums

2022 Monthly Premiums	Employee	Employee + Spouse	Employee + Child(ren)	Family
Uniform Dental	\$3.00	\$9.00	\$9.00	\$9.00
Preventive Dental	\$34.72	\$86.80	\$86.80	\$86.80
Select	\$9.76	\$19.52	\$13.16	\$23.40
Select Plus	\$20.98	\$41.96	\$38.96	\$64.28

*Increase to most premiums.*

**Note:** You may enroll in two dental plans. Either uniform OR preventive dental AND the Select OR Select Plus plan.

# Vision Insurance

# Vision Insurance

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

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

*No change to premiums.*

# 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. Employees are **not eligible** IF they:
    - Are a covered dependent under a health care FSA, such as a spouse
    - Are a covered dependent of another person for tax purposes
    - Are enrolled in Medicare, TRICARE or a plan not considered a HDHP
    - Have used VA benefits within the last 90 days (some exceptions apply)
  - 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)

- **If you will turn age 65 in 2022:** You are no longer eligible for HDHP/HSA as of the first day of the month you turn age 65 if you elect Social Security and/or Medicare (or are automatically enrolled)
- If you enroll in HDHP/HSA during ABE; but, are not eligible, this could result in:
  - Your HDHP enrollment will be changed to a non-HDHP (Health Plan)
  - Premiums from their paycheck will be retroactively adjusted
  - Claims processed by the insurance carrier will be retroactively adjusted
  - HSA contributions will need to be repaid

# Health Savings Account (HSA)

- **Employment Category Reminders:**
  - **Crafts Workers:** Are eligible for employer HSA contribution effective January 1, 2022
  - **Graduate Assistant / Short-Term Academic Staff:** Not eligible for HDHP/HSA
  - **University Staff-Temporary:** HSA contributions are post-tax
- Additional information: [HSA Eligibility](#)

**Action needed? Yes.**  
You **must** act if you want the HSA in 2022

# Health Savings Account (HSA) Limits and Employer Contribution

Health Insurance Coverage	Total Contribution Limit (Employer + Employee)	Employer Contribution	
		If eligible for full employer share of premium (including Crafts workers)	If you work less than 50%
Single	\$3,650*	Up to \$750	Up to \$375
Family	\$7,300*	Up to \$1,500	Up to \$750

*\*Additional \$1,000 catch-up contribution allowed if an employee is or will attain 55 years of age in 2022*

# Flexible Spending Account (FSAs)

Health Care FSA

Limited Purpose FSA

Dependent Day Care Account

# Flexible Spending Accounts

Account Type	Eligible Expenses	Eligible Dependents	Annual Contribution Maximum*
<b>Health Care FSA</b>	Medical, dental, vision & prescription expenses	You, your spouse, qualified dependent(s)	\$2,750
<b>Limited Purpose FSA</b>	Dental, vision & post-medical deductible expenses	You, your spouse, qualified dependent(s)	\$2,750
<b>Dependent Day Care</b>	After school care, adult or child daycare, preschool	You, your spouse, qualified dependent(s)	Up to \$5,000 (based on tax filing status)

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

# Flexible Spending Accounts

- **Eligibility:**
  - All employees except University Staff-Temporary, Fellows, Scholars, Graduate Intern/Trainees and Post-Doctoral Fellow/Trainees
- **Deductions** (before Federal, State and FICA taxes):
  - 24 deductions per year (first two pay dates of each month)
- **Carryover:**
  - Health Care & Limited Purpose FSA: Up to \$550
  - Dependent Day Care: \$0

**Action needed? Yes.**

You **must** act if you want an FSA in 2022

Type your questions into the chat.

Questions will be answered **at the end** of the presentation.



# Individual & Family Life Insurance

# Individual & Family Life Insurance

## Annual Increase Option

- 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

*\*Coverage amount may not exceed Employee coverage amount.*

# Individual & Family Life Insurance (increase)

- **How:** MyUW portal or paper Annual Increase Option form
- **When:** During ABE
- **Effective Date:** January 1, 2022
- **New Premium:** Deducted from December pay

# Individual & Family Life Insurance (decrease)

You may **decrease or cancel** coverage at any time.

- **How:** Paper application during ABE
- **Effective Date:** First of the month following the date the application is received by your institution's Benefits Contact.

Changes to **reduce** or **cancel** coverage may be submitted at any time and are effective the first of month following the date the application is received.

# Accidental Death & Dismemberment Insurance

# Accidental Death & Dismemberment

- You may enroll in or make changes during ABE (or any time).
- **If through the MyUW Portal:** January 1, 2022 effective date
- **If paper application,** it should specify the effective date:
  - January 1, 2022 to coincide with ABE or
  - First of the month following receipt of application (if earlier is preferred)
- Additional components: Identity Theft Protection, Travel Assist
- No change to employee premiums

# Accident Insurance

# Accident Insurance

- **Accident Insurance:** Provides cash payment directly to you in the event of injury due to an accident. Use the payment for anything to help provide some financial protection when the unexpected happens.
- **Covered services:** Injuries, emergency care, hospital care and surgery. Amount payable varies depending on severity of accident.
- **New for 2022**
  - Benefit amounts for most covered accidents will increase.
  - Outpatient rehabilitation therapy coverage added
- **Premiums:** No change



# 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, UW Hospital and Clinics 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

- **How to enroll:** through the MyUW portal or paper form
- **Effective Date:** January 1, 2022
- **ID Cards:** None
- **Employee Premiums:**

	<b>Monthly Premium</b>
Employee	\$4.38
Employee + Spouse	\$6.26
Employee + Child(ren)	\$8.44
Family	\$12.32

*No change to premiums.*

# 403(b) Program Changes

# 403(b) Program

UW System is making changes to enhance the 403(b) Program.

Updates to the program focus on cost-effectiveness, simplification and ease of use for 403(b) program participants.

UW System's goal is to:

- make it easier to enroll,
- select investments, and
- monitor investment performance on an ongoing basis.

# 403(b) Program – Main Program Changes

## 403(b) Program Enhancements

- Name Change: UW 403(b) Supplemental Retirement Program (SRP) *(formerly called UW Tax-Sheltered Annuity (TSA) 403(b) Program)*
- 2 Recordkeepers:
  - TIAA – default recordkeeper
  - Fidelity
- Effective January 1, 2022, you may no longer contribute to T. Rowe Price, Ameriprise or Lincoln. You may choose to continue contributions to either TIAA or Fidelity or to stop contributions.
- If you take no action, your current contribution election(s) will move to TIAA, the default recordkeeper.

# 403(b) Program – Main Program Changes

More information:

- Review 403(b) Program Enhancements web page - [www.wisconsin.edu/ohrwd/benefits/tsa-changes/](http://www.wisconsin.edu/ohrwd/benefits/tsa-changes/)
- Attend a town hall
  - October 26, 2021
  - November 15, 2021
- Watch for emails

# Other Updates

Wisconsin Retirement System (WRS)

Life Insurance

Income Continuation Insurance (ICI)

Parking & Transit Accounts

# Other Updates

- **Wisconsin Retirement System (WRS)** contribution amounts will change slightly:

	2022	2021	Change
<b>General / Teacher / Executive</b>			
Employee Contribution	6.50%	6.75%	Decrease
Employer Contribution	6.50%	6.75%	Decrease
Total	13.00%	13.50%	
<b>Protective w/Social Security</b>			
Employee Contribution	6.50%	6.75%	Decrease
Employer Contribution	12.00%	11.75%	Increase
Total	18.5%	18.5%	



# Other Updates

- **State Group Life Insurance:**
  - Employee coverage premiums will increase 5% effective **April 1, 2022.**
  - Spouse/dependent coverage premiums will remain the same.
- **UW Employees, Inc. Life Insurance** – No change to premium

# Other Updates

- **University Insurance Association Life Insurance:**
  - Plan Year End Changing from 9/30 to 12/31
  - If currently enrolled, coverage will continue through 12/31/2021
  - For 2022 plan year:
    - Eligible employees automatically enrolled 1/1/2022
    - \$24 Annual Premium deducted from December pay (paid 12/16/2021) instead of October pay
  - Conversion/Continuation – If you terminate between 10/1/2020 – 12/31/2021, you will have coverage through 12/31/2021

# Other Updates

- **Income Continuation Insurance (ICI)**
  - Employee premiums will decrease effective **February 1, 2022**.
- **Parking & Transit Accounts:**
  - Employees must re-enroll to participate in 2022.
  - Employees may enroll or make changes at **any time** throughout the year.
  - Administrator: Optum Financial (formerly ConnectYourCare (CYC))
  - Maximum Contribution Limit: \$270 per month for parking. \$270 per month for transit.
  - Payment Card: Parking Account only (no payment card for the Transit Account). The same payment card is used for the parking account, healthcare FSAs and HSA.

# Other Updates

- **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

# Resources

- ABE Web page
  - ABE 2022 Highlights Video
  - ALEX (2022 & 2021 versions)
  - ABE Reference Guide
  - Health Plan Search
  - ETF/Vendor Virtual Benefit Sessions (registration required)
  - ABE Self-Enrollment Guide
  - ABE Enrollment Video
- ABE Employee Presentation
- Emails
- Portal Articles



## **Next Steps: Prepare, Decide and Act by October 22, 2021!**

**Confirmation Statement:** After you enter your elections, you will receive an email with directions on how to access your confirmation statement.

Review your confirmation statement thoroughly.

Contact your [institution benefits contact](#) if you need to make a correction.

**Survey:** Complete the survey!

The survey link will be available in your confirmation statement.

# Next Steps: Prepare, Decide and Act by October 22, 2021!



ABE web page: [www.wisconsin.edu/abe/](http://www.wisconsin.edu/abe/)

Additional questions: Contact your [institution benefits contact](#)