2023
Annual Benefits Enrollment
September 26 – October 21, 2022


Annual Benefits Enrollment web page:
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.
- Your question should not include personal health information. Questions containing personal health information will not be answered during this presentation.
Agenda

- Changes Allowed during Annual Benefits Enrollment (ABE)
- 2023 Main Benefits Changes
- Health Insurance and Health Opt-Out Incentive
- Dental and Vision Insurance
- Spending & Savings Accounts
- Individual & Family Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Accident Insurance
- Other Updates & Resources

Changes Allowed
2023 Changes Allowed
For Active Employees and Employees on Paid Leave of Absence

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Changes Allowed during ABE</th>
<th>Add or Remove Dependents or Cancel Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Group Health Insurance</td>
<td>Enroll, Change Plan Design and/or Carrier</td>
<td>Yes</td>
</tr>
<tr>
<td>Uniform Dental Insurance</td>
<td>Enroll (if enrolled in State Group Health)</td>
<td>Yes</td>
</tr>
<tr>
<td>Supplemental Dental Insurance</td>
<td>Enroll, Change plans (Select or Select Plus)</td>
<td>Yes</td>
</tr>
<tr>
<td>Preventive Dental Insurance</td>
<td>Enroll (if not enrolled State Group Health)</td>
<td>Yes</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>Enroll</td>
<td>Yes</td>
</tr>
<tr>
<td>Accident Insurance</td>
<td>Enroll</td>
<td>Yes</td>
</tr>
</tbody>
</table>
# 2023 Changes Allowed
For Active Employees and Employees on Paid Leave of Absence

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Changes Allowed during ABE</th>
<th>Add or Remove Dependents</th>
<th>Cancel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Opt-Out Incentive</td>
<td><strong>MUST</strong> re-enroll each year</td>
<td>NA</td>
<td>NA (automatically ends December 31)</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td><strong>MUST</strong> re-enroll each year</td>
<td>NA</td>
<td>NA (automatically ends December 31)</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td><strong>MUST</strong> re-enroll each year</td>
<td>NA</td>
<td>NA (automatically ends December 31)</td>
</tr>
<tr>
<td>Individual &amp; Family Life Insurance</td>
<td>Annual Increase Option (current enrollees only)</td>
<td>No – Add Yes – Remove (anytime)</td>
<td>Yes (anytime)</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>Enroll or Change Volume of Coverage</td>
<td>Yes</td>
<td>Yes (anytime)</td>
</tr>
</tbody>
</table>
2023 Main Benefits Changes
2023 Main Benefits Changes

State Group Health Insurance

- **Carriers** *(no longer available)*
  - WEA Trust will no longer be available, including:
    - WEA Trust East
    - WEA Trust West – Chippewa Valley
    - WEA Trust West – Mayo Clinic

**Action needed? Yes.**
If you are enrolled with **WEA Trust**, you must act during ABE or you will not have coverage in 2023.
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Carriers (Access Plans)**
  - Access Health Plan
  - Access High Deductible Health Plan (HDHP)

Action needed? Yes.
If you are enrolled in an Access Plan, you must act during ABE or you will not have coverage in 2023.

Nationwide coverage will be provided by Dean Health Plan starting in 2023.
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Carriers (new)**
  - Common Ground Healthcare Cooperative
    - Coverage Area: Eastern Wisconsin
    - Covered Counties: Brown, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Milwaukee, Outagamie, Ozaukee, Shawano, Sheboygan, Washington, Waukesha, Waupaca, Winnebago
  - Key Providers Include:
    - Advocate Aurora health
    - ThedaCare
    - BayCare Clinic
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Carriers (new)**
  - Dean Health Plan – Prevea360 West and Mayo Clinic Health System
    - Coverage Area: Western Wisconsin
    - Covered Counties: Barron, Buffalo, Chippewa, Crawford, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, St. Croix, Trempealeau, Vernon
  - Key Providers Include:
    - Prevea Health Clinics
    - Mayo Clinic Health System
    - OakLeaf Clinics
2023 Main Benefits Changes

State Group Health Insurance (continued)

- Carriers (new)
  - Group Health Cooperative (GHC) of Eau Claire River Region
    - Coverage Area: West Central Wisconsin
    - Covered Counties: Barron, Chippewa, Dunn, Eau Claire, Rusk
  - Key Providers Include:
    - Marshfield Clinic Health System
    - OakLeaf Clinics
    - Hospital Sisters Health System
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Carriers** *(new)*
  - HealthPartners Southeast
    - Coverage Area: Southeast Wisconsin
    - Covered Counties: Kenosha, Milwaukee, Ozaukee, Racine, Sheboygan, Washington, Waukesha
  - Key Providers Include:
    - Advocate Aurora Health
    - Children’s Wisconsin
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Carriers (new)**
  - Security Health Plan
    - Coverage Area: West Central Wisconsin
    - Covered Counties: Barron, Chippewa, Clark, Eau Claire, Lincoln, Marathon, Oneida, Portage, Price, Rusk, Taylor, Vilas, Wood
  - Key Providers Include:
    - Marshfield Clinic Health System
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Carriers (name changes)**
  - Dean Health Plan – Prevea360
  - GHC of Eau Claire
  - HealthPartners
  - Dean Health Plan – Prevea360 **East**
  - GHC of Eau Claire **Greater Wisconsin**
  - HealthPartners **West**

- **Action needed?**
  - You will automatically remain enrolled with the renamed plan and the same dependents.
  - You should consider checking the provider directories or calling the renamed health plan to confirm that your preferred doctors, clinics and hospitals will remain in-network.
  - **YES**: If you select an HDHP, you must re-enroll in an HSA.
2023 Main Benefits Changes

State Group Health Insurance (continued)

- **Coverage Enhancements**
  - Health insurance carriers will be able to waive prior authorization for remote patient monitoring when appropriate.
  - Specific coverage criteria will be established for pulmonary rehabilitation therapy.
  - Separate behavioral therapy sessions with a patient’s immediate family will be allowed as part of a mental health and substance use disorder treatment plan.
  - A clear bagging program will be implemented through the UW Specialty Pharmacy for some level 4 specialty drugs. Contact Navitus if you have questions.

- **Premiums**
  - HDHP and Health Plan: increase of $1 - $11 per month
  - Access HDHP & Access Health Plan (in-state): decrease of $8 - $47 per month
### 2023 Main Benefits Changes

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

<table>
<thead>
<tr>
<th>2023 Monthly Premiums</th>
<th>Health Plan (WRS benefits package)</th>
<th>High Deductible Health Plan (HDHP) (WRS benefits package)</th>
<th>Health Plan (non-WRS Graduate Assistant / Short-Term Academic Staff benefits package)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
<td>Single</td>
</tr>
<tr>
<td>Health Plan &amp; HDHP (excluding Access Plans)</td>
<td>$100</td>
<td>$248</td>
<td>$35</td>
</tr>
<tr>
<td>Access Health Plan &amp; Access HDHP</td>
<td>$241</td>
<td>$599</td>
<td>$176</td>
</tr>
<tr>
<td>Access Health Plan &amp; Access HDHP (if required to work outside WI)</td>
<td>$154</td>
<td>$387</td>
<td>$89</td>
</tr>
</tbody>
</table>

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

*Crafts workers are eligible for the employer share.*
Type your questions into the chat.

Questions will be answered at the end of the presentation.

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 **$35 to $248** 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)

- 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 **$77 to $599** per month depending on plan design, coverage level, and WRS eligibility.
# Health Insurance – Plan Designs

<table>
<thead>
<tr>
<th>Health Savings Account Employer Contribution</th>
<th>Health Plan and Access Health Plan</th>
<th>High Deductible Health Plan (HDHP) and Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account Employer Contribution (Single / Family)</td>
<td>N/A</td>
<td>$750 / $1,500</td>
</tr>
<tr>
<td>Deductible (Single / Family)</td>
<td>$250 / $500&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$1,500 / $3,000&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

<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

<table>
<thead>
<tr>
<th>Service</th>
<th>Health Plan and Access Health Plan</th>
<th>High Deductible Health Plan (HDHP) and Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copayment Primary Care / Specialty Care</td>
<td>$15 per visit / $25 per visit</td>
<td>After deductible: $15 per visit / $25 per visit</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>After deductible: 10%</td>
<td></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>$0 (plan pays 100%)</td>
<td></td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>$75 copay then deductible then coinsurance</td>
<td>Deductible then $75 copay then coinsurance</td>
</tr>
<tr>
<td>Out-of-Pocket Limit</td>
<td>$1,250 / $2,500</td>
<td>$2,500 / $5,000</td>
</tr>
<tr>
<td>Single / Family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Health Insurance – Pharmacy Benefits

<table>
<thead>
<tr>
<th>Level 1</th>
<th>Out-of-Pocket Cost*</th>
<th>Out-of-Pocket Limit</th>
<th>Out-of-Pocket Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5 per fill</td>
<td>Health Plan and Access Health Plan</td>
<td>Health Plan and Access HDHP</td>
</tr>
<tr>
<td>Level 2</td>
<td>20% (up to $50 per fill)</td>
<td>$600 single $1,200 family</td>
<td>Included in medical out-of-pocket limit: $2,500 single $5,000 family</td>
</tr>
<tr>
<td>Level 3</td>
<td>40% (up to $150 per fill + difference if dispense as written drug)</td>
<td>Federal out-of-pocket limit applies: $9,100 single $18,200 family</td>
<td></td>
</tr>
<tr>
<td>Level 4</td>
<td>$50 per fill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(preferred specialty pharmacy only)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*For HDHPs, cost applies after deductible. Contact ServeYouRx to learn about mail order services.
Health Insurance – Components Summary

Deductible

Member pays medical costs until deductible is met

Member pays coinsurance percentage; insurance covers remaining percentage

Out-of-Pocket Limit & Maximum Out-of-Pocket

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*:

• $9,100 single
• $18,200 family)

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

*federal limits apply to level 3 & 4 pharmacy benefits only
Health Insurance – How to Choose Your Health Insurance Plan

• **How to Choose Your Health Insurance Plan** web page walks you through the steps to help you select a:

  • Plan Design

  • Health Insurance Carrier
    • Health Plan Search to determine which carriers will provide services in the counties you will receive them in and to check the provider directories to confirm your preferred doctors, clinics, and hospitals will be in-network.

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 2023
  - 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 on 24 paychecks per year (two paychecks per month) for both annual and academic employees
- **Enroll** through the MyUW portal to participate in 2023 (select health insurance opt-out incentive **not** waive)
- Crafts workers **are** eligible

**Action needed? Yes.**
You **must** take action if you want to receive the **Health Opt-Out Incentive** in 2023
Type your questions into the chat.

Questions will be answered at the end of the presentation.

Dental Insurance
# Dental Insurance – Plan Comparison

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental (SGH enrollees) and Preventive Dental (non-SGH enrollees)*</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider Network</td>
<td>Delta Dental PPO and Delta Dental Premier</td>
<td>Delta Dental PPO</td>
<td>Delta Dental PPO and Delta Dental Premier</td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100%</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Basic Services</td>
<td>80%</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Services</td>
<td>Not Covered</td>
<td>50%</td>
<td>60% or 80%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50% up to $1,500 (up to age 19)</td>
<td>Not covered</td>
<td>50% up to $1,500 (includes adult ortho)</td>
</tr>
</tbody>
</table>
Dental Insurance – Employee Premiums

<table>
<thead>
<tr>
<th>2023 Monthly Premiums</th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uniform Dental</td>
<td>$4.00</td>
<td>$9.00</td>
<td>$9.00</td>
<td>$9.00</td>
</tr>
<tr>
<td>Preventive Dental</td>
<td>$34.72</td>
<td>$86.80</td>
<td>$86.80</td>
<td>$86.80</td>
</tr>
<tr>
<td>Select</td>
<td>$9.76</td>
<td>$19.52</td>
<td>$13.16</td>
<td>$23.40</td>
</tr>
<tr>
<td>Select Plus</td>
<td>$20.98</td>
<td>$41.96</td>
<td>$38.96</td>
<td>$64.28</td>
</tr>
</tbody>
</table>

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

No change to most premiums.

Vision Insurance
Vision Insurance

- **Carrier:** DeltaVision
- **Network:** EyeMed’s Insight Network
- **Benefits:** Coverage for a vision exam and/or materials
- **Reminder:** Benefits for contacts and glasses can be used in the same year; you are responsible of the cost of the lenses
- **Monthly Premiums:**

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$</strong></td>
<td>5.72</td>
<td>11.42</td>
<td>12.88</td>
<td>20.58</td>
</tr>
</tbody>
</table>

*No change to premiums.*
Health Savings Account (HSA)
Health Savings Account (HSA)

- Must be eligible for and enrolled in a HDHP to be eligible for the HSA
  - You are **not eligible** for an HSA IF you:
    - 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 questions 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 2023:** 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 or Medicare (or are automatically enrolled)

- **If you enroll in HDHP with the 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 repay your HSA contributions (or tax penalties will apply)
Health Savings Account (HSA)

- Employment Category Reminders:
  - Crafts Workers: Eligible for employer HSA contribution if enrolled in HDHP
  - Graduate Assistant/Short-Term Academic Staff: Not eligible for HDHP/HSA
  - University Staff-Temporary: HSA contributions are post-tax

- Additional information: HSA Eligibility

- Administrator: Optum
  - Portal (new): myoptumfinancial.com/ETF

Action needed? Yes. You must act if you want the HSA in 2023
Health Savings Account (HSA)
Employer Contributions and Annual Contribution Limits

<table>
<thead>
<tr>
<th>Health Insurance Coverage</th>
<th>Total Contribution Limit (Employer + Employee)</th>
<th>Employer Contribution</th>
<th>If you work less than 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,850*</td>
<td>Up to $750</td>
<td>Up to $375</td>
</tr>
<tr>
<td>Family</td>
<td>$7,750*</td>
<td>Up to $1,500</td>
<td>Up to $750</td>
</tr>
</tbody>
</table>

*Additional $1,000 catch-up contribution allowed if you are or will attain 55 years of age in 2023.

Flexible Spending Account (FSAs)

Health Care and Dependent Day Care
# Flexible Spending Accounts (FSAs)

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Eligible Expenses</th>
<th>Annual Contribution Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>Medical, dental, vision, and prescription expenses</td>
<td>$50 (new) - $2,850</td>
</tr>
<tr>
<td>Limited Purpose</td>
<td>Dental, vision, and post-medical deductible expenses</td>
<td>$50 (new) - $2,850</td>
</tr>
<tr>
<td>Dependent Day Care Account</td>
<td>Preschool, after school care, and adult or child daycare</td>
<td>$2,500 or $5,000 (depends on tax filing status)*</td>
</tr>
</tbody>
</table>

*No minimum contribution amount.*
Flexible Spending Account (FSA)

- **Eligibility:**
  - All employees are eligible 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 (two paychecks per month)

- **Administrator:** Optum (previously known as ConnectYourCare)

- **Carryover:** Up to $570 for the Healthcare and Limited Purpose FSA

**Action needed? Yes.**
You must act if you want an FSA in 2023

Well Wisconsin Program
Well Wisconsin Program
$150 Well-being Incentive

To earn the $150 incentive, State Group Health Insurance participants (and their spouse, if enrolled) will need to complete a health assessment, health check, and well-being activity by:

- **October 14, 2022** to receive the $150 incentive for 2022
- **October 13, 2023** to receive the $150 incentive for 2023
Type your questions into the chat.

Questions will be answered at the end of the presentation.

Individual & Family Life Insurance
Individual & Family Life Insurance (increase)

Annual Increase Option

- If you are currently enrolled, you 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 to enroll:** MyUW portal or paper Annual Increase Option form
- **When:** During ABE
- **Effective Date:** January 1, 2023
- **New Premium:** Deducted from December pay
Individual & Family Life Insurance (decrease)

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

- **How:** Paper application is required
  - If you reduce or cancel coverage during ABE using the MyUW Portal, your coverage will be changed back to the amount in effect prior to the start of ABE.

- **Effective Date:** First of the month following the date the application is received by your institution’s Benefits Contact.

Accidental Death & Dismemberment Insurance
Accidental Death & Dismemberment Insurance

- Provides insurance coverage in the case of an accidental death or dismemberment.
- Additional components: Travel Assist and Identity Theft resolution resources.
- You may enroll in or make changes during ABE (or any time).
- If through the MyUW Portal: Effective January 1, 2023
- If paper application and you do not specify the effective date:
  - Effective first of the month following receipt of the application

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.

- **For 2023:** Benefit amounts will increase for most covered injuries due to an accident. New benefits include surgical anesthesia, joint replacement and modifications to home and vehicle.
Accident Insurance

- **How to enroll:** MyUW portal
- **Effective Date:** January 1, 2023
- **ID Cards:** None
- **Employee Premiums** (no change):

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$4.38</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$6.26</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$8.44</td>
</tr>
<tr>
<td>Family</td>
<td>$12.32</td>
</tr>
</tbody>
</table>
Comparison for AD&D Component

Accidental Death & Dismemberment (AD&D) Insurance

Amount of AD&D Coverage
- Employee: $25,000 - $500,000
- Spouse/DP: 50-60% of Employee Coverage
- Child(ren): 15-20% of Employee Coverage

Accident Insurance

Amount of AD&D Coverage
- Employee: $100,000
- Spouse: $50,000
- Child(ren): $25,000
Type your questions into the chat.

Questions will be answered at the end of the presentation.

Other Updates
Wisconsin Retirement System (WRS)

- WRS contribution amounts will increase:

<table>
<thead>
<tr>
<th></th>
<th>2023</th>
<th>2022</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General / Teacher / Executive</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Contribution</td>
<td>6.8%</td>
<td>6.5%</td>
<td>Increase</td>
</tr>
<tr>
<td>Employer Contribution</td>
<td>6.8%</td>
<td>6.5%</td>
<td>Increase</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>13.6%</td>
<td>13.0%</td>
<td></td>
</tr>
<tr>
<td><strong>Protective w/Social Security</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Contribution</td>
<td>6.8%</td>
<td>6.5%</td>
<td>Increase</td>
</tr>
<tr>
<td>Employer Contribution</td>
<td>13.2%</td>
<td>12.0%</td>
<td>Increase</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20.0%</td>
<td>18.5%</td>
<td></td>
</tr>
</tbody>
</table>
Life Insurance

- **State Group Life Insurance:**
  - Employee coverage premiums will increase 5% effective **April 1, 2023**.
  - Spouse/dependent coverage premiums will remain the same.

- **UW Employees, Inc. Life Insurance:**
  - No change to premium

- **University Insurance Association Life Insurance**
  - If currently enrolled, you have coverage through December 31, 2022
  - Eligible employees are automatically enrolled January 1, 2023
  - 2023 Monthly Salary Threshold $2,952
  - Annual premium will increase to $38.40 effective **January 1, 2023** (first increase since 1967)
  - Premium deducted from January A payroll (paid January 26, 2023)
**Other Updates**

- **Income Continuation Insurance (ICI)**
  - Employee premium rates will decrease effective **February 1, 2023**.

- **Parking & Transit Accounts**:
  - Administrator: Optum
  - Employees must re-enroll to participate in 2023.
  - Employees may enroll or make changes at **any time** throughout the year.
  - Contribution Amounts:
    - Annual Minimum: $50 (new)
    - Monthly Maximum: $280 (increase)
  - If you pay for parking through payroll deduction, costs are already deducted pre-tax and are not eligible for the Parking Account.
  - Payment Card: Parking Account only (no payment card for the Transit Account). The same payment card is used for the parking account, healthcare FSA and HSA.

Resources
Resources

- ABE Web page
  - Highlights Video
  - Reference Guide
  - How to Choose Your Health Plan web page (includes the Health Plan Search)
  - ETF and Vendor Virtual Benefit Sessions (registration required)
  - Self-Enrollment through MyUW portal (guide and video)
  - Employee Presentation
- Communications (emails and portal articles)

SCAN ME TO
www.wisconsin.edu/ohrwd/admin/download/ABE.pdf
Next Steps

Prepare, Decide and Act by October 21, 2022

Confirmation Statement: 24-48 hours after you make your elections through the MyUW portal, you will receive an email with directions on how to access your confirmation statement.

Review your confirmation statement. Contact your institution benefits contact if you need to make a correction.

Complete the survey included in your confirmation statement email.
Questions

ABE web page: www.wisconsin.edu/abe/

Additional questions: contact your institution benefits contact