Annual Benefits Enrollment (ABE) Period
October 17 through November 11, 2016

2017 Open Enrollment
- Health Insurance/Opt-out Incentive
- Health Savings Accounts (HSA)
- Flexible Spending/Parking & Transit
- EPIC Benefits +
- Dental Wisconsin
- VSP
- Individual & Family Group Life

WHAT SHOULD I DO?
- Prepare
- Decide
- Act
Prepare

- Explore the Annual Benefits Enrollment (ABE) website for:
  - Available benefit plans
  - 2017 Changes & enrollment options
- Review your current benefit enrollments
- Compare all options available to you

Decide

Using what you’ve learned, make decisions for you and your family.

Helpful tools available on www.wisconsin.edu/abe:
- Benefit checklist
- Health plan selection
- Benefit comparisons
- Premiums

Act

Complete your 2017 elections by November 11, 2016
- Employee Self Service (eBenefits) available to **all employees**
- Enroll in **all plans** including **Flexible Spending Accounts**
- [https://wisconsin.edu/abe](https://wisconsin.edu/abe)
2017 University of Wisconsin System Benefit Plans and Updates

Topics

- 2017 Benefits Plans and Updates
  - Health Insurance/Opt-out Incentive
  - Pharmacy
  - Employee Reimbursement Accounts (Flex)
  - Dental & Vision
  - Life Insurance
  - Retirement

Health Insurance/Opt-Out Incentive

- 2017 Enrollment Options
- Health Plan Changes
- Premiums
- Plan Design/Out of Pocket Costs
State Group Health Options

State Group Health actions during ABE:

- Enroll in Health insurance with or without Uniform Dental coverage
- Change health plans
- Add or remove Uniform Dental from current plan
- Add or remove eligible dependents
- Health Insurance Opt-Out Incentive
- Cancel coverage for 2017

Health Insurance Benefit Changes in 2017

- New Plan Available
  - Security Valley - Offered in Fox Valley region

- New Plan Name
  - Security now is Security Central - to distinguish from Security Valley

- Plans no longer being offered
  - WEA Trust South Central
  - Anthem Blue Preferred SE
  - Arise Health-Aspirus Arise

ACTION REQUIRED
Employees must choose a new health plan

Health Insurance Benefit Changes in 2017

- Provider Changes
  - Network Health – ThedaCare services no longer available
  - HealthPartners Health - No longer offered in Grant or Vernon Counties
  - SMP - No longer offered in Vilas County

ACTION REQUIRED
Employees must want to choose a new health plan
State Group Health

There will no longer be an exclusion related to benefits or services based on gender identity. Beginning in 2017 there will be a process available to change your gender in the ETF systems. This process will be made available prior to January 1, 2017.

Health Insurance Premiums

Wisconsin Retirement System Covered Employees

<table>
<thead>
<tr>
<th>2017 Premium Tier</th>
<th>Employees Covered by the Health Plans</th>
<th>Employees Covered by the HDHP Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Tier 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$88.00</td>
<td>$239.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$85.00</td>
<td>$211.00</td>
</tr>
<tr>
<td>Tier 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$266.00</td>
<td>$614.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$263.00</td>
<td>$616.00</td>
</tr>
</tbody>
</table>

For a full listing of the State Group Health Insurance Employee Premiums go to: https://www.wisconsin.edu/abe

Health Insurance Premiums

Graduate Assistant/Short Term Academic Staff

<table>
<thead>
<tr>
<th>2017 Premium Tier</th>
<th>With Dental</th>
<th>Without Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Tier 1</td>
<td>$45.50</td>
<td>$113.50</td>
</tr>
<tr>
<td>Tier 2 (out of state)</td>
<td>$70.50</td>
<td>$177.50</td>
</tr>
<tr>
<td>Tier 3 (Access Plan)</td>
<td>$134.50</td>
<td>$334.00</td>
</tr>
</tbody>
</table>

For a full listing of the State Group Health Insurance Employee Premiums go to: https://www.wisconsin.edu/abe
State Group Health Insurance

Plan Design/Out of Pocket Costs

STEP 1. CHOOSE A PLAN DESIGN
STEP 2. FIND PLANS IN YOUR AREA
STEP 3. CHOOSE A HEALTH PLAN

What is Health Plan Design?
Health Plan Benefit Types
Choose monthly premium cost and out-of-pocket exposure for health insurance that will best meet your needs
All plan designs include pharmacy benefits and optional dental coverage

*Graduate Assistants/Short Term Academic Staff are NOT eligible for the High Deductible Health Plan Design Option

State Group Health Insurance

Health Plan Design

It’s Your Choice Health Plans
It’s Your Choice High Deductible Health Plans
It’s Your Choice Access Health Plans
It’s Your Choice Access High Deductible Health Plans

Shortened to:
Health Plan HDHP Access Plan Access HDHP

State Group Health Insurance

It’s Your Choice Health Plans
It’s Your Choice High Deductible Health Plans
It’s Your Choice Access Health Plans
It’s Your Choice Access High Deductible Health Plans
State Group Health Insurance

Health Plans

- The Health Plan and High Deductible Health Plan Design Options have many health plans available throughout Wisconsin (Options by County)
- Health Plans have regional providers and services.
- All Health Plans/HDHP plan options provide Uniform Benefit medical coverage

State Group Health Insurance

Health Plans by County

State Group Health Insurance

Plan Design Terminology

- **Copayment (Copay)** - A fixed amount you pay for a covered health care service
- **Deductible** – The amount you owe for health care services BEFORE your plan begins to pay
- **Coinsurance** – A share of the costs you pay for a covered health care service, calculated as a percentage
- **Out of Pocket Limit** - the most you’ll have to pay during a policy period. Once you reach this limit, your plan begins to pay 100 percent of the allowed amount for covered services.
  - **OOPL** – Out-of-Pocket Limit
  - **MOOP** – Maximum Out-of-Pocket

19

20

21
Copayments
Office Visit Copays

$15.00 Primary Care Physician and Therapy
$25.00 Specialty Services and Urgent Care Services
$75.00 Emergency Room

Deductibles

<table>
<thead>
<tr>
<th>2017</th>
<th>Health Plan (In-Network)</th>
<th>HDHP</th>
<th>Access Plan (In-Network)</th>
<th>Access HDHP (In-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$250</td>
<td>$5001</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

1 After an individual within a family plan meets the $250 deductible, medical services will be covered for that individual.
2 The full family deductible must be met before any medical services are covered.

Coinsurance

- Deductible must be met before coinsurance applies
- 10% for Health Plans, HDHP and In-Network Access Plan and Access HDHP
- 20% applies to covered durable and disposable medical equipment, certain hearing aids and cochlear implants
- 30% for Out-of-Network Access Plan and Access HDHP
Out-of-Pocket Limits (OOPL)

Once the OOPL is met, coinsurance and copayments no longer apply for health care.

<table>
<thead>
<tr>
<th>Year</th>
<th>Health Plan Access HDHP (In-Network)</th>
<th>HDHP Access HDHP (In-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>$1,250</td>
<td>$2,000</td>
</tr>
<tr>
<td>2021</td>
<td>$2,000</td>
<td>$3,500</td>
</tr>
</tbody>
</table>

1 After an individual within a family plan meets the single OOPL, medical services will be covered at 100%.
2 The full family OOPL must be met before medical services will be covered at 100%.

Maximum Out-of-Pocket Limits (MOOP)

Federal Maximum Out-of-Pocket Limits

- MOOP limits for HSA-qualified HDHPs: Single: $6,550, Family: $13,100

Health Insurance Costs to OOPL

HDHP/HSA Eligibility

- HDHP Eligibility:
  • Must be covered under the Wisconsin Retirement System
- HSA Eligibility:
  • Must be enrolled in an HDHP
  • Cannot be enrolled in Medicare or TRICARE, or another health plan that is not considered an HDHP.
  • Cannot be enrolled in, or be a covered dependent under a health care FSA (such as spouse’s)
  • Cannot be a dependent person of another person for tax purposes

Must be eligible for BOTH in order to enroll in the HDHP or Access HDHP plan

Health Savings Account (HSA)

<table>
<thead>
<tr>
<th>HSA Maximum Annual Contribution</th>
<th>HDHP Enrollment</th>
<th>Employer Contribution</th>
<th>2017 Limit (including ER contribution)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>$750/yr</td>
<td>$3,400*</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$1,500/yr</td>
<td>$6,750*</td>
</tr>
</tbody>
</table>

*Additional $1,000 “catch-up” if you will be 55+ years of age during the plan year.

- Employees may make changes to their HSA contributions at any time. No qualifying event needed.
- If not HSA-eligible for all 12 months of calendar year, may not be able to contribute full amount listed here.

Is the HDHP/HSA Right for You?

HDHP/HSA Considerations:
- Higher out-of-pocket costs, and lower monthly premiums
- The HSA provides employees to set aside pre-tax monies that can earn interest
- The UW will contribute $750 for single or $1,500 for family coverage to your HSA in 2017
HDHPs are right for some, and not for others. The NEW on-line survey can help you to decide if the HDHP is right for you.

Take the Survey: [https://www.wisconsin.edu/abe/health/hdhp/](https://www.wisconsin.edu/abe/health/hdhp/)

Is the HDHP/HSA Right for You?

Health Insurance Opt-Out

- $2,000 Incentive is available in 2017
- Must complete a PAPER application
- If receiving the Opt-Out in 2016, a new application is REQUIRED for 2017
  - If an employee does not complete the new application and does not elect coverage, they will not have coverage or the incentive
- Paid monthly throughout the year
- Incentive is considered taxable

Uniform Dental Benefits
Uniform Dental
Administered by Delta Dental
Included automatically with State Group Health

- Must be enrolled in State Group Health insurance coverage in order to be eligible for the Uniform Dental Benefit plan
- Must take action during ABE to waive Uniform Dental
- Coverage level (single/family) must be the same as health insurance plan

Uniform Dental
Summary & Benefits Included

Approved Provider Network: Delta Dental PPO or Delta Dental Premier Providers

- Annual Maximum Benefit: $1,000 per year per person
- $0 Deductible
- Diagnostic & Preventative Services are covered at 100% (Exams, Cleanings, X-rays, Sealants & Fluoride treatments)
- Restorative Services are covered at 100%
  - Amalgam (silver) fillings
- Other Services are at 80%
  - Anesthesia (in conjunction with other services), Periodontics & Emergency Palliative Care (to relieve pain)
- Orthodontic Services at 50%
  - Individual Lifetime Maximum of $1,500; Dependents eligible to age 19
- Non-Covered Service Examples
  - Crowns, bridges, dentures, implants, root canals etc.

Go to deltadentalwi.com/state-of-wi for provider network

WELLNESS
**Wellness in 2017**

**New Vendor in 2017**
- A new comprehensive website will be launched by January 1, 2017, including Spanish translation
- Incentives will still remain at $150 for biometric screenings & health risk assessments

**How to Earn Incentive in 2017**
Employees and spouses/domestic partners covered under State Group Health Insurance will need to complete a health screening and the health assessment by **October 20, 2017** in order to be eligible for the incentive.

**PHARMACY BENEFITS**
Pharmacy Overview

- No Changes in 2017
- Cost Sharing is per fill (30 day supply) as outlined in the Formulary
- For more information including a link to the Formulary go to: https://www.wisconsin.edu/abe/health/comparison-of-pharmacy-benefits/

Pharmacy Benefits

<table>
<thead>
<tr>
<th>Prescription Drug Level</th>
<th>Member Costs</th>
<th>Annual Rx OOPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>$5 per fill</td>
<td>$600 individual / $1,200 family</td>
</tr>
<tr>
<td>Level 2</td>
<td>20% ($50 maximum per fill)</td>
<td>$600 individual / $1,200 family</td>
</tr>
<tr>
<td>Level 3</td>
<td>40% ($150 maximum per fill)</td>
<td>Does not apply to Rx OOPL. Only applies to Federal MOOP: $6,850 individual / $13,700 family</td>
</tr>
<tr>
<td>Level 4 Preferred Specialty Drug</td>
<td>$50 per fill</td>
<td>$1,200 individual / $2,400 family</td>
</tr>
</tbody>
</table>

Employee Reimbursement Accounts

Flexible Spending Accounts/Parking and Transit
The Employee Reimbursement Account (ERA) program provides pre-tax advantage for group premiums, Flexible Spending Accounts (FSA) and Parking & Transit.

FSA Plan Descriptions

<table>
<thead>
<tr>
<th>FSA Type</th>
<th>Eligible Expenses</th>
<th>Eligible Dependents</th>
<th>Annual Contribution Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care FSA</td>
<td>Medical, dental, vision &amp; prescription</td>
<td>You, your spouse, qualifying child or relative</td>
<td>Max: $2,550</td>
</tr>
<tr>
<td>Dependent Day Care FSA</td>
<td>After school care, adult or child daycare, preschool</td>
<td>You, your spouse, qualifying child or relative</td>
<td>Max: $5,000 — dependent on tax filing status</td>
</tr>
<tr>
<td>Limited Purpose FSA</td>
<td>Dental, vision &amp; post-deductible expenses</td>
<td>You, your spouse, qualifying child or relative</td>
<td>Max: $2,550</td>
</tr>
</tbody>
</table>

FSA Reminders

You must **ENROLL each year**

- Health Care FSA
- Dependent Day Care FSA
- Limited Purpose FSA
  - Eligibility - all benefit-eligible employees except University Staff Temporary Employees, Fellows, Scholars, Graduate Intern/Trainees, or Post-Doctoral Fellow/Trainees
  - Deducted from each paycheck before Federal, State, and FICA taxes are calculated to save money on taxes
Employee Reimbursement Accounts - How to Enroll

- FSA Enrollments will be completed through Self Service (eBenefits) - FSA enrollments will not be completed through the vendor (TASC)

- Parking and Transit enrollments require a paper form [https://www.wisconsin.edu/abe](https://www.wisconsin.edu/abe)

DENTAL & VISION

Dental & Vision Insurance Options

- Health plans offer Uniform Dental benefits. May select health plan without Uniform Dental benefits.
- Uniform Benefits cover an annual eye examination
- If dental and vision coverage offered by the health plan doesn't meet your full needs, consider one of the additional optional dental or vision plans.
Dental & Vision Insurance Options

Offering an enrollment opportunity:
- Epic Benefits+ (Special Enrollment)
- Dental Wisconsin PPO and Select
- VSP Vision

Slight changes in monthly premiums for 2017

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Dental & Vision Insurance Options

- You may take the following actions during Annual Benefits Enrollment for 2017:
  - Enroll
  - Change plans (if applicable)
  - Add or remove eligible dependents
  - Cancel coverage
  - Go to: https://wisconsin.edu/abe for more premiums and additional information

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LIFE INSURANCE
Individual & Family Group Life

Employees covered by the Individual and Family Life insurance plan on October 1st, may increase coverage level by the following amounts:

- Employee: $5,000; $10,000; $15,000 or $20,000
- Spouse/Domestic Partner: $5,000 or $10,000
- Child(ren): $2,500

Any other changes to existing coverage requires a paper application.

Life Insurance

- Accidental Death and Dismemberment – may enroll or modify/cancel existing coverage throughout the year.
- There is not an open enrollment option for the State Group Life, University Insurance Association or UW Employees Incorporated Life Insurance plans.

RETIREMENT
Retirement

Other Savings Options
- Tax Sheltered Annuity (TSA)
- Wisconsin Deferred Compensation (WDC)

2017 WRS Contribution Rates

<table>
<thead>
<tr>
<th>Categories</th>
<th>Employee Required</th>
<th>Employer Required</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>General, Teacher &amp; Executive</td>
<td>6.80%</td>
<td>6.80%</td>
<td>13.60%</td>
</tr>
<tr>
<td>Protective with Social Security</td>
<td>6.80%</td>
<td>10.60%</td>
<td>19.10%</td>
</tr>
</tbody>
</table>

Rehired Annuitants

- Have limited enrollment opportunities through the UW during ABE
- You MAY participate in the Health Care FSA program
- If you participate in the HDHP, you may enroll in the LPFSA or Dependent Day Care FSA
- Review your It's Your Choice: Decision Guide (Mailed to you from ETF)
- Enroll or change medical through Employee Trust Funds (ETF)

NEXT STEPS
Review More Details on the Annual Benefits Enrollment Website

https://wisconsin.edu/abe

Ready to Enroll?

https://wisconsin.edu/abe/how-to-enroll/

Affordable Care Act (ACA) Non-Discrimination Notice

- The UW System and the Department of Employee Trust Funds (ETF) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

Thank you for your participation