

# Benefits 2022: What You Need to Know

## Annual Benefits Enrollment

**Dates:** September 27 - October 22, 2021

**For:** Benefits Changes Starting January 1, 2022

**For UW-Madison Employees**





## Prepare

- What insurance do you have now?
- How will plans change in 2022?



## Decide

- Do you need to reenroll in any of your plans?
- What changes can you make to your plans?



## Act

- Submit elections **online**.
- Deadline is **Oct 22, 2021 at 4:30pm**.

**Presented By:**

**Office of Human Resources  
Benefits Services**

**[benefits.wisc.edu/2022](https://benefits.wisc.edu/2022)  
[benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu)**



# Prepare

- Attend *Benefits 2022: What you need to know* (or watch a recorded session)
- Check your current benefits at [my.wisc.edu](https://my.wisc.edu) (click **Benefit Information**)
- Visit [ALEX](#), your personal virtual benefits counselor
- Use the Wisconsin Department of Employee Trust Funds (ETF)'s resources: [etf.wi.gov](https://etf.wi.gov)



# Prepare Virtually

## Benefits 2022: What You Need to Know

5 English presentations will be offered online during ABE:

Presentation Date	Time	Registration
Weds, Sept 29, 2021	11:00 a.m. – noon	<a href="https://go.wisc.edu/t11p59">https://go.wisc.edu/t11p59</a>
Thurs, Sept 30, 2021	3:00 – 4:00 p.m.	<a href="https://go.wisc.edu/4tt479">https://go.wisc.edu/4tt479</a>
Mon, Oct 4, 2021	9:00 – 10:00 a.m.	<a href="https://go.wisc.edu/myd689">https://go.wisc.edu/myd689</a>
Thurs, Oct 14, 2021	5:00 – 6:00 p.m.	<a href="https://go.wisc.edu/y5m51g">https://go.wisc.edu/y5m51g</a>
Fri, Oct 15, 2021	1:00 – 2:00 p.m.	<a href="https://go.wisc.edu/cb81hd">https://go.wisc.edu/cb81hd</a>

- **Pre-register:** [benefits.wisc.edu/2022](https://benefits.wisc.edu/2022) on the calendar of events.



# Prepare In Person

## Benefits 2022: What You Need to Know

3 English presentations will be offered in person during ABE:

Presentation Date	Time	Location
Tues, Oct 5, 2021	1:15 – 2:15 p.m.	Marquee Cinema, Union South
Tues, Oct 5, 2021	2:45 – 3:45 p.m.	Marquee Cinema, Union South
Thurs, Oct 7, 2021 <b>Late Night Session</b>	11:00 p.m. – 12:30 a.m.	Health Science Learning Center (HSLC)



# Prepare In Person

- Spanish
- Hmong
- Tibetan
- Chinese
- Nepali

## Benefits 2022: What You Need to Know

2 presentations with CLS support will be offered in person during ABE:

Presentation Date	Time	Location
Thurs, Oct 7, 2021	2:00 – 3:30 p.m.	21 N Park St.
Thurs, Oct 7, 2021 <b>Late Night Session</b>	11:00 p.m. – 12:30 a.m.	Health Science Learning Center (HSLC)



# Prepare

☒ Attend *Benefits 2022: What you need to know* (or watch a recording of the session)

☒ Check your current benefits at [my.wisc.edu](https://my.wisc.edu) (click **Benefit Information**)

☐ Visit [ALEX](#), your personal virtual benefits counselor

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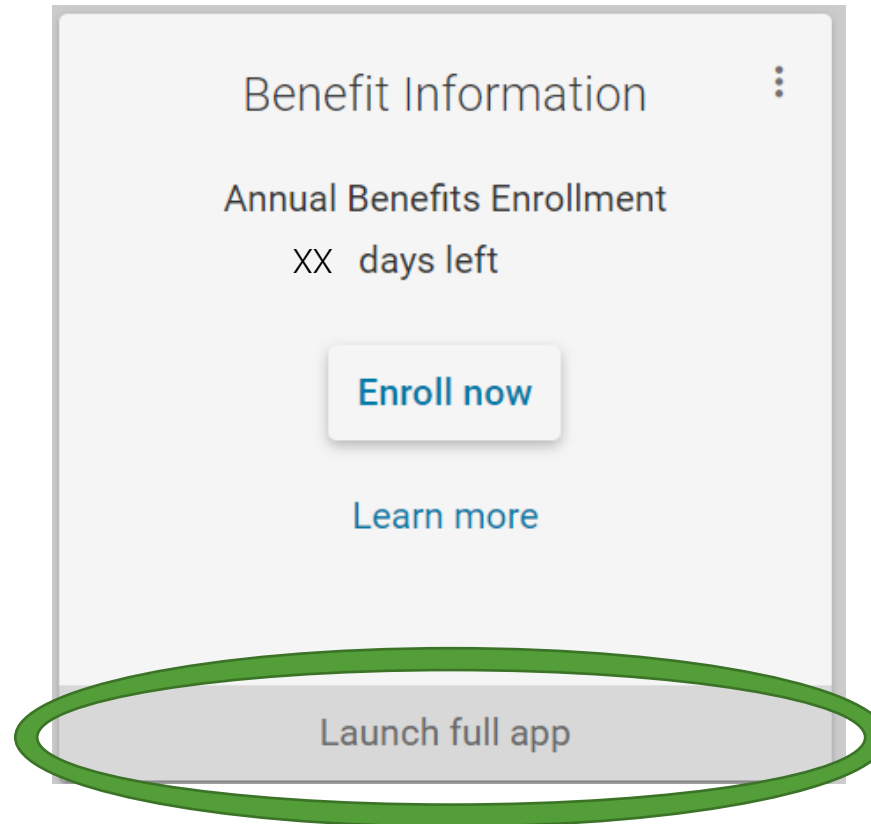




# Prepare

Log in: MyUW portal ([my.wisc.edu](https://my.wisc.edu))

Click: **Benefit Information**



Log in: MyUW portal ([my.wisc.edu](http://my.wisc.edu))

Click: **Benefit Information**

Prepare

MyUW

## Benefit Information

**Summary** Benefit Enrollment Confirmation Statements  
Coverage for the last pay period

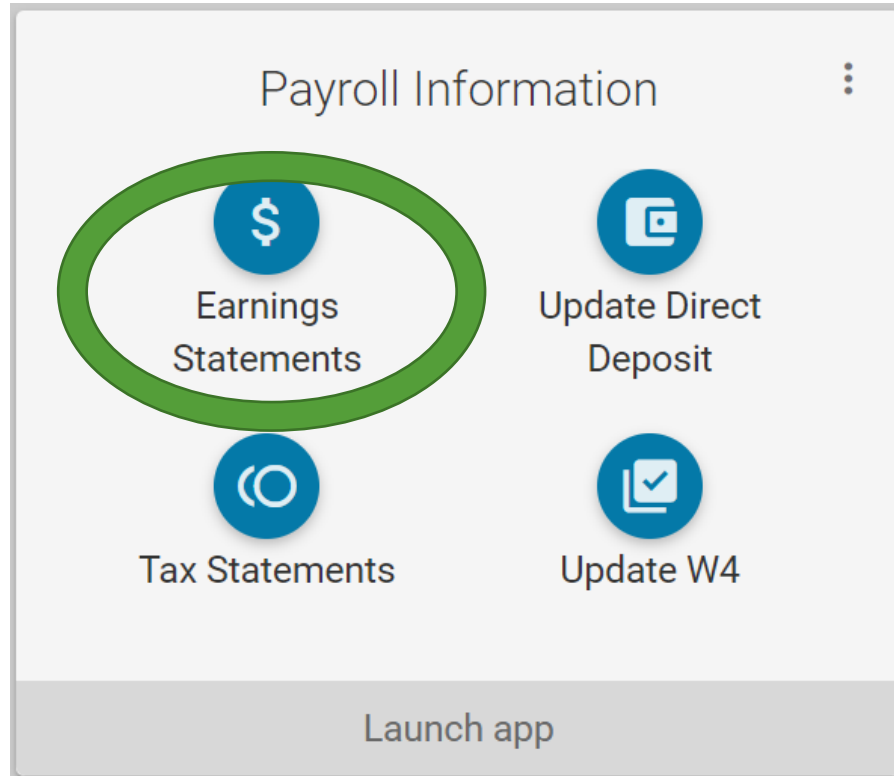
Benefit	Coverage
State Group Health	Single
Supplemental Dental	Waive
VSP Vision Insurance	Waive
Preventive Dental	Waive
Accident Insurance	Waive



Or Log in: MyUW portal ([my.wisc.edu](https://my.wisc.edu))

Click: **Payroll Information**

**Prepare**





Log in: MyUW portal ([my.wisc.edu](https://my.wisc.edu))



Click: **Payroll Information**



Prepare

BEFORE-TAX DEDUCTIONS	
<u>Description</u>	<u>Current</u>
Health Ins Opt-Out Incentive	
SGL Basic	
SGL Supplemental	
FSA Medical	
Wisconsin Retirement	

AFTER-TAX		
<u>Description</u>	<u>Current</u>	<u>YTD</u>
SGL Additional		
SGL Sp/DP & Dep		
Individual & Family Employee		
Individual & Family Spouse		
Individual & Family Child		
Accidental Death		

EMPLOYER PAID BENEFITS		
<u>Description</u>	<u>Current</u>	<u>YTD</u>
Health Ins Opt-Out Incentive		
SGL Basic		
SGL Basic*		
SGL Supplemental		
SGL Supplemental*		
SGL Additional*		

Your **Earnings Statement** shows what you paid for in 2021:

- insurance plans
- benefits like parking and retirement



# Prepare

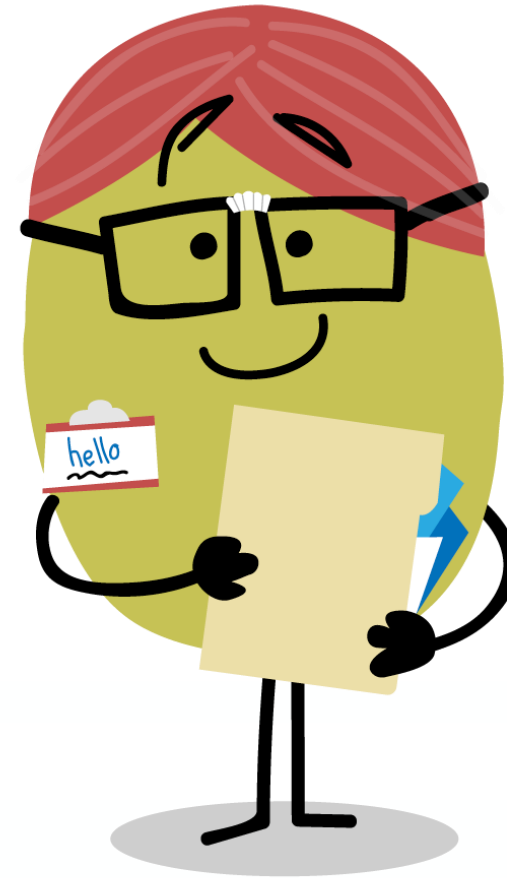
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- ☐ Use the Wisconsin Department of Employee Trust Funds (ETF)'s resources: [etf.wi.gov](https://etf.wi.gov)



# Prepare

Get help  
choosing your  
benefits.

**alex**<sup>®</sup>



[myalex.com/uwsystem/2022](https://myalex.com/uwsystem/2022)



# Prepare

- ❌ Attend *Benefits 2022: What you need to know* (or watch a recorded session)
- ❌ Check your current benefits at [my.wisc.edu](https://my.wisc.edu) (click **Benefit Information**)
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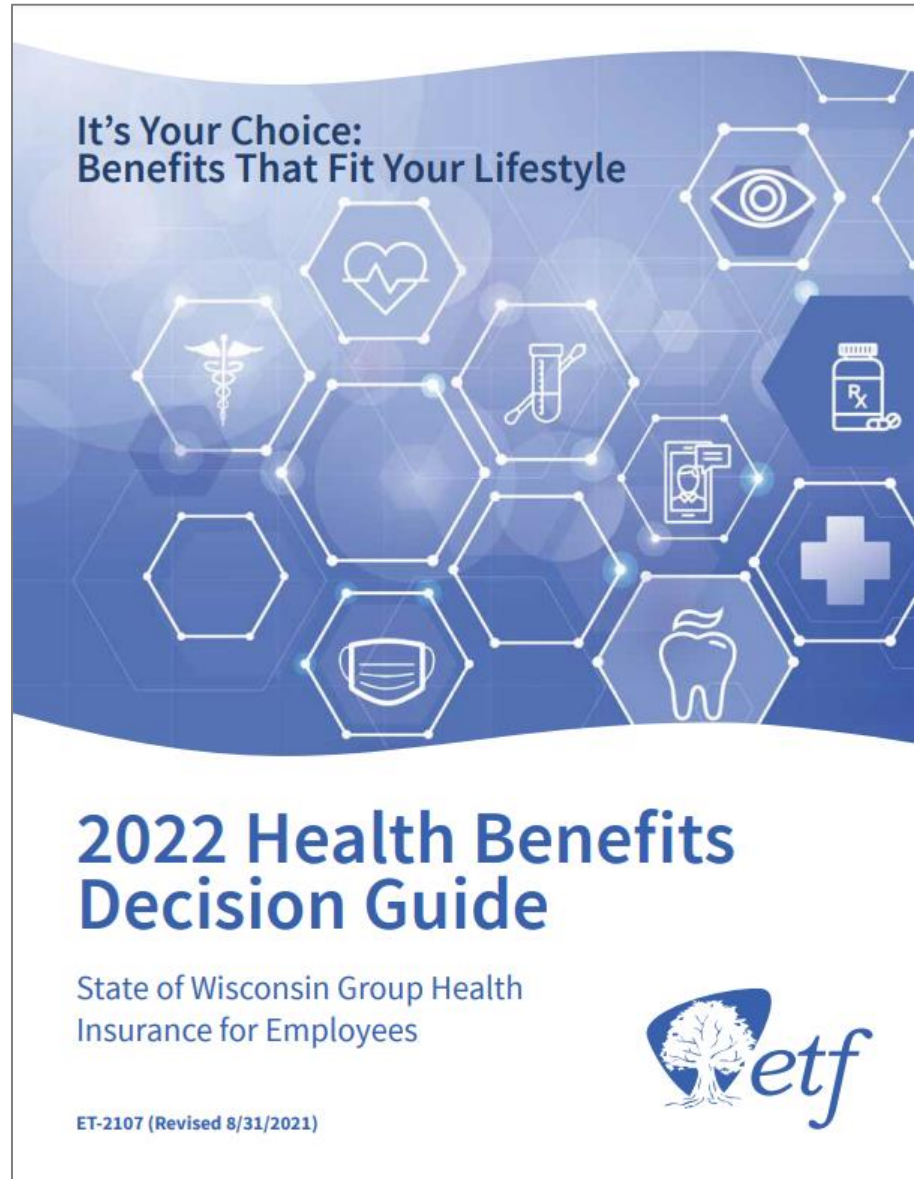




# Prepare

## ETF's Decision Guide 2022

[etf.wi.gov/resource/its-your-choice-2022-decision-guide-state-wisconsin-group-health-insurance-employees](https://etf.wi.gov/resource/its-your-choice-2022-decision-guide-state-wisconsin-group-health-insurance-employees)





# Health



# Health Insurance Changes



## What will change January 1

- Monthly premiums increase
  - Most will pay an additional \$1.00 - \$8.00 per biweekly paycheck.
- Crafts workers are eligible for employer contributions
- Quartz – Community network
  - Dividing into two new networks

## What will not change January 1

- How your insurance works
  - same deductibles, copays & coinsurance
- Dane county health provider networks:
  - Dean
  - GHC-SCW
  - Quartz – UW Health
  - Access and Access HDHP with WEA Trust



# Health Insurance Changes

## **New Coverage starting January 1, 2022**

- Orthognathic surgery (corrective jaw surgery) is an allowed service.
- Colonoscopy screenings are allowed earlier, at age 45.
- Continuous glucose monitors expanded to pharmacy benefit (you may choose to get CGMs through your health plan or Navitus).



# Health Insurance

## What changes can you make?

- Newly enroll in Health Insurance Coverage
- Enroll in the Opt-Out Incentive (you must re-elect it each year)
- Change Plan Design
- Change Health Plan Network
- Add or Remove Dependents
- Add or Remove Uniform Dental with Health Insurance
- Cancel coverage



# Health Insurance

## Do you like the coverage you already have?

You still **must make a new election** for 2022 if you want:

- **High Deductible Health Plan** coverage for 2022 (HDHP or Access HDHP), you must re-elect the Health Savings Account (HSA) for 2022
- **Opt-Out Incentive** for 2022
- You **must make a new election for 2022** if you have:
  - **Quartz – Community** as your health network



# Health Insurance

## Do you like the coverage you already have?

You **might** still need to make a new election for 2022:

- **Review your plan's provider coverage for 2022.**

There may be plans to change doctors and clinics within your network that will mean you will want to change to a new network.

**You won't know unless you check!**

[etf.wi.gov/its-your-choice/2022/health-plan-search/state](https://etf.wi.gov/its-your-choice/2022/health-plan-search/state)



# Health Insurance Changes

**Quartz – Community** health plan network ends December 31, 2021.

**Choose a new health network if you:**

- had Quartz - Community in 2021





# Health Insurance Changes

**Quartz Central** is a new option if you live in south-central Wisconsin (but **not** in Dane county).



# Health Insurance Changes

**Quartz Central** is a new option if you live in south-central Wisconsin (but **not** in Dane county\*).



\*unless Quartz approves your 2022 referral to visit a specialist in Dane county.



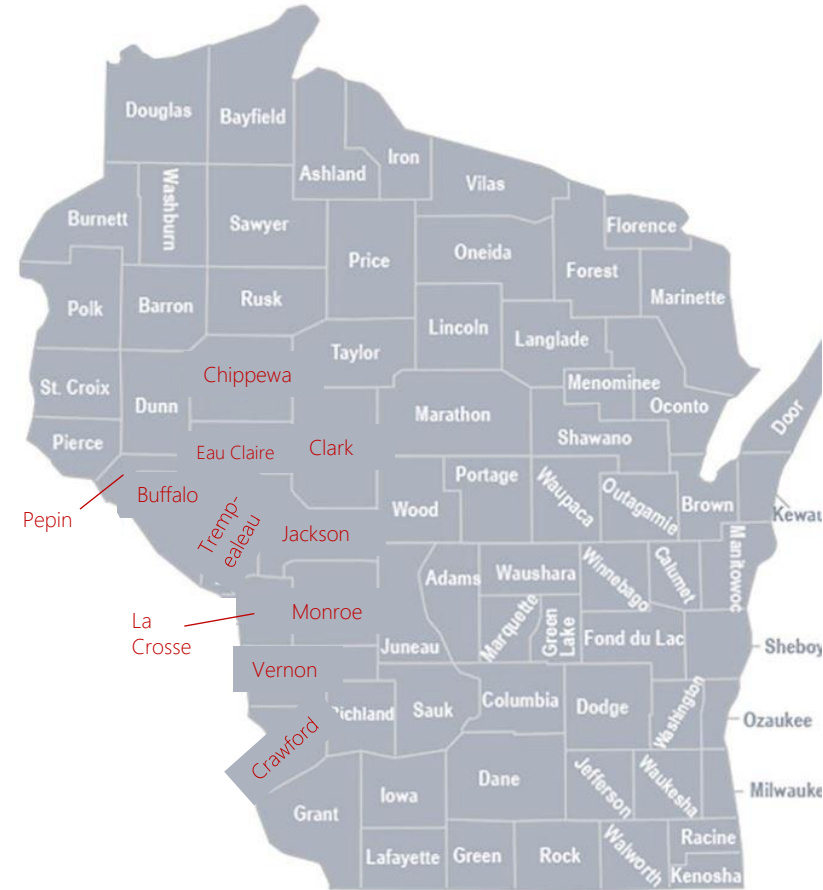
# Health Insurance Changes



(Quartz - **UW Health** will still offer coverage in Dane county.)

# Health Insurance Changes

Quartz **West** is a new option if you live in west-central Wisconsin.





# Health Insurance Changes

The **State Maintenance Plan** is now available in Florence County.



# Health Insurance Changes

See the full list of health networks and provider listings on ETF's website:

[etf.wi.gov/its-your-choice/2022/health-plan-search/state](https://etf.wi.gov/its-your-choice/2022/health-plan-search/state)



# Health Insurance Changes

If you plan to seek medical care outside Wisconsin in a surrounding state (e.g., Illinois, Iowa, Michigan, Minnesota), there may be a IYC Health Plan network that will offer you in-network options.

See ETF's website for more details:

[etf.wi.gov/its-your-choice/2022/health-plan-search/state](https://etf.wi.gov/its-your-choice/2022/health-plan-search/state)





# Health Insurance

- choose 1 design

Regional,  
WI-based designs:



IYC Health Plan

You must  
enroll in HSA  
every year

High Deductible  
Health Plan  
(HDHP)

- Care from in-network providers **only**
- **No coverage** if out-of-network (except for **urgent or emergency** care)

Nationwide designs:



Access Plan

You must  
enroll in HSA  
every year

Access HDHP

- Care from providers **in-network and out-of-network**
- **Less coverage** if out-of-network (higher out-of-pocket costs)



# Health Insurance



**Ask ALEX!**

[wisconsin.edu/ohrwd/benefits/alex/](https://wisconsin.edu/ohrwd/benefits/alex/)



**Watch ETF videos**



[etf.wi.gov/video/choosing-plan-design](https://etf.wi.gov/video/choosing-plan-design)



# Health Insurance Costs

shown as monthly premiums\*

See page 4 of ETF's [2022 Decision Guide](#)

	IYC Health Plan 	High Deductible Health Plan (HDHP)	Access Plan 	Access HDHP
<b>Active Employees</b>				
<b>Individual</b> With / Without Uniform Dental	\$99 / \$96	\$37 / \$34	\$260 / \$257	\$198 / \$195
<b>Family</b> With / Without Uniform Dental	\$246 / \$237	\$92 / \$83	\$648 / \$639	\$494 / \$485
<b>UW Grad Assistants</b>				
<b>Individual</b> With / Without Uniform Dental	\$51 / \$48	Not available	\$131.50 / \$128.50	Not available
<b>Family</b> With / Without Uniform Dental	\$127.50 / \$118.50	Not available	\$328.50 / \$319.50	Not available

\*If you have Health insurance, the monthly premium will be divided between your "A" and "B" biweekly paychecks.



# Health Insurance Costs

shown as monthly premiums\*

	IYC Health Plan	High Deductible Health Plan (HDHP)
<b>Active Employees</b>		
<b>Individual</b> With / Without Uniform Dental	\$99 / \$96	\$37 / \$34
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<b>UW Grad Assistants</b>		
<b>Individual</b> With / Without Uniform Dental	\$51 / \$48	Not available
<b>Family</b> With / Without Uniform Dental	\$127.50 / \$118.50	Not available

If you elect the Health Plan or the HDHP, you must also **choose a network** of providers for the year.

Dane County examples:

- Dean
- GHC-SCW
- Quartz – UW Health



\*If you have Health insurance, the monthly premium will be divided between your “A” and “B” biweekly paychecks.

# Health Insurance Costs

shown as monthly premiums\*

## Active Employees

### Individual

With / Without Uniform Dental

### Family

With / Without Uniform Dental

## UW Grad Assistants


### Individual

With / Without Uniform Dental

### Family

With / Without Uniform Dental

If you elect the Access Plan or the Access HDHP, in-network providers are available nationwide.

Access Plan	Access HDHP
	
\$260 / \$257	\$198 / \$195
\$648 / \$639	\$494 / \$485
\$131.50 / \$128.50	Not available
\$328.50 / \$319.50	Not available



\*If you have Health insurance, the monthly premium will be divided between your "A" and "B" biweekly paychecks.

# Health Insurance Costs

The 2022 monthly health premiums will

- be split between your “A” and “B” biweekly paychecks.\*
- prepay for the next month’s coverage.

For example:

- Your 2021 Dec A and Dec B checks will prepay for the 1<sup>st</sup> half and then 2<sup>nd</sup> half Jan 2022 coverage.
- Your 2022 Jan A and Jan B checks will prepay for the 1<sup>st</sup> half and then 2<sup>nd</sup> half Feb 2022 coverage.

<u>Pay Period</u>	<u>Pay Date</u>
Dec A	12/16/2021
Dec B	12/30/2021
Jan A	01/13/2022
Jan B	01/27/2022

\* See <https://uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2022.pdf>



# Health Insurance Costs

shown as monthly premiums\*

Employee Type	Total premium % split	
	You pay	UW pays
<b>WRS Less than ½ Time</b> Scheduled fewer than 20 hours per week or single temporary WRS appointment	50%	50%
<b>On unpaid leave of absence</b> For more than 3 months	100%	0%

etf.wi.gov >



“total premium”



\*If you have Health insurance, the monthly premium will be divided between your “A” and “B” biweekly paychecks.

If your paycheck is regularly lower than the cost of your Health, you will be billed.



# Health Insurance

**No changes** to medical co-payments, deductibles, co-insurance, out-of-pocket limits.



	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
<b>Annual Medical Deductible</b> Individual / Family Counts toward out-of-pocket limit (OOPL)	\$250 / \$500 Office visit copays, preventive services, and prescription drugs do not count toward your deductible		\$1,500 / \$3,000 Families: Must meet full family deductible	
<b>Annual Medical Out-of-Pocket Limit (OOPL)</b> Individual / Family The most you will pay in a year for covered medical services	\$1,250 / \$2,500		\$2,500 / \$5,000 Families: Must meet full family OOPL before your plan pays 100%	
<b>Medical Coinsurance</b> Applies to services beyond the office visit copay such as X-rays and lab work	100% until deductible met After deductible: 10%		100% until deductible met After deductible: 10%	





# Health Insurance

**No changes** to medical co-payments, deductibles, co-insurance, out-of-pocket limits.



	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
<b>Preventive Services</b> See <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	\$0 Plan pays 100%		\$0 Plan pays 100%	
<b>Telemedicine Services</b>	Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>		Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>	
<b>Primary Care Office Visit</b>	\$15 copay Does not count toward deductible		100% until deductible met After deductible: \$15 copay	
<b>Specialty Provider Office Visit</b>	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	



# Health Insurance



**No changes** to medical co-payments, deductibles, co-insurance, out-of-pocket limits.



	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
<b>Preventive Services</b> See <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	\$0 Plan pays 100%		\$0 Plan pays 100%	
<b>Telemedicine Services</b>	Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>		Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>	
<b>Primary Care Office Visit</b>	\$15 copay Does not count toward deductible		100% until deductible met After deductible: \$15 copay	
<b>Specialty Provider Office Visit</b>	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	

# Health Insurance

**No changes** to medical co-payments, deductibles, co-insurance, out-of-pocket limits.

	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
<b>Urgent Care</b>	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
<b>Emergency Room</b> Copoly waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$75 copay Deductible and coinsurance applies to services beyond the copay		100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay	

 The Access Plan and Access HDHP offer out-of-network benefits. To learn about the out-of-network benefits, visit [etf.wi.gov/its-your-choice/2022/access-plan-wea-trust](https://etf.wi.gov/its-your-choice/2022/access-plan-wea-trust) > Out-of-Network Care

See page 5 of ETF's [2022 Decision Guide](#)



# Who is eligible for the HDHP?

High Deductible  
Health Plan  
(HDHP)

Access HDHP

You **can** choose the HDHP with HSA if you:

- participate in the WI Retirement System (WRS); **and**
- are **not** claimed as a dependent on another person's taxes; **and**
- do **not** have other non-high-deductible health coverage, including:
  - Medicare (even Part A only)
  - A spouse's or partner's non-HDHP health insurance
  - A spouse's or parent's Health FSA
  - Tricare (and possibly recent use of VA benefits)

If you have a **J-1 visa**:

- do **not** choose the HDHP or Access HDHP plan.
- you **must** choose a plan with a **deductible of \$500 or less**.



# Health Insurance

Navitus formulary:

[etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx](https://etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx)

See page 6 of ETF's  
[2022 Decision Guide](#)

	IYC Health Plan	Access Plan	HDHP	Access HDHP
<b>Prescription Deductible</b> (Individual / Family)	None		Combined medical & pharmacy: \$1,500 / \$3,000  You pay 100% of most pharmacy costs until deductible is met <sup>1</sup>	
<b>Prescription Copay / Coinsurance</b>				
<b>Level 1</b>	\$5 or less		After deductible: \$5 or less	
<b>Level 2</b>	20% (\$50 max)		After deductible: 20% (\$50 max)	
<b>Level 3</b>	40% (\$150 max) <sup>2</sup>		After deductible: 40% (\$150 max) <sup>2</sup>	
<b>Level 4</b>	\$50 copay <sup>3</sup>		After deductible: \$50 copay <sup>3</sup>	
<b>Preventive</b> (As federally required)	\$0 - Plan pays 100%		\$0 - Plan pays 100%	
<b>Prescription Out-Of-Pocket Limit</b>				
<b>Levels 1 &amp; 2</b> (Individual / Family)	\$600 / \$1,200		Combined medical & pharmacy: \$2,500 / \$5,000	
<b>Levels 3 &amp; 4</b> (Individual / Family)	\$8,750 / \$17,400			



# Health Insurance

Navitus formulary:

[etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx](https://etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx)

See page 6 of ETF's  
[2022 Decision Guide](#)

	IYC Health Plan	Access Plan	HDHP	Access HDHP
<b>Prescription Deductible</b> (Individual / Family)	None		Combined medical & pharmacy: \$1,500 / \$3,000  You pay 100% of most pharmacy costs until deductible is met <sup>1</sup>	
<b>Prescription Copay / Coinsurance</b>				
<b>Level 1</b>	\$5 or less		After deductible: \$5 or less	
<b>Level 2</b>	20% (\$50 max)		After deductible: 20% (\$50 max)	
<b>Level 3</b>	40% (\$150 max) <sup>2</sup>		After deductible: 40% (\$150 max) <sup>2</sup>	
<b>Level 4</b>	\$50 copay <sup>3</sup>		After deductible: \$50 copay <sup>3</sup>	
<b>Preventive</b> (As federally required)	\$0 - Plan pays 100%		\$0 - Plan pays 100%	
<b>Prescription Out-Of-Pocket Limit</b>				
<b>Levels 1 &amp; 2</b> (Individual / Family)	\$600 / \$1,200		Combined medical & pharmacy: \$2,500 / \$5,000	
<b>Levels 3 &amp; 4</b> (Individual / Family)	\$8,750 / \$17,400			



# Health Insurance



## Reminder: Vaccines at In-Network Pharmacies

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Cost: \$0, it's free!



Bring your Navitus card



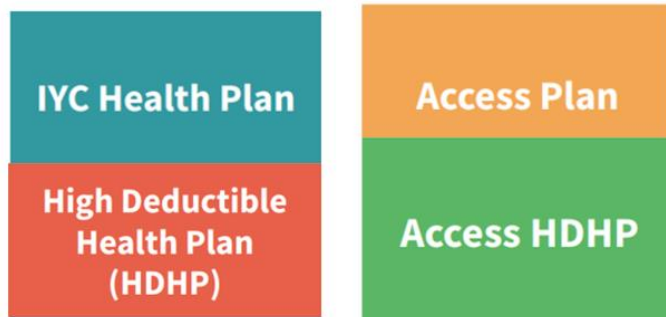
### Available Vaccines

- Influenza ★
- Pneumonia ★
- Shingles ★
- Tetanus
- Hepatitis
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID - 19

# Health Insurance

with optional preventive Uniform Dental

- Every health plan has a “with dental” option
- Electing health “with dental” means you are covered by the preventive Uniform Dental
- Most people pay an extra \$3 - \$9 a month if they choose health with dental



See page 12 of ETF's [2022 Decision Guide](#)

	Preventive Uniform Dental
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers
Annual deductible	None
Annual benefit max	\$1,000 / person
Waiting period	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%
Fillings	100%
Anesthesia (general and IV sedation)	80%
Emergency pain relief	80%
Periodontal maintenance	100%
Crowns, bridges, dentures, implants	No coverage
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage
Non-surgical extractions (above gumline)	90%
Orthodontics coverage	50% (Under age 19)
Orthodontics lifetime maximum	\$1,500





# Health Insurance **Opt-Out** Incentive

If you are a WRS participant,\* you:

- can elect to opt-out of the State Group Health plan.
- can receive a \$2,000 Opt-Out incentive.
- must **re-elect** the Opt-Out incentive **every year** (during ABE).

The \$2,000 stipend does **not** automatically carry-over into 2022.

**Craft workers can now receive the 2022 incentive if otherwise eligible!**

\*Review Opt-Out Incentive eligibility criteria at:

[etf.wi.gov/its-your-choice/2022/health-benefits/opt-out-incentive-faqs](https://etf.wi.gov/its-your-choice/2022/health-benefits/opt-out-incentive-faqs)



# Health Insurance Opt-Out Incentive

Select	Medical Associates & Dental		\$231.00	\$1610.64	\$231.00
Select	MercyCare & Dental		\$231.00	\$1580.80	\$231.00
Select	Network Health & Dental		\$231.00	\$1865.40	\$231.00
Select	Quartz Community & Dental		\$231.00	\$1820.04	\$231.00
Select	Quartz UW Health & Dental		\$231.00	\$1539.84	\$231.00
Select	Robin & Dental		\$231.00	\$1829.14	\$231.00
Select	State Maintenance & Dental		\$231.00	\$2263.30	\$231.00
Select	WEA Trust East & Dental		\$231.00	\$1877.40	\$231.00
Select	WEA Trust W Chip Val & Dental		\$231.00	\$1924.14	\$231.00
Select	WEA Trust West Mayo & Dental		\$231.00	\$1923.90	\$231.00
Select	Health Ins Opt-Out Incentive				\$0.00

Select Waive

← If you leave your election on 'Waive' you do not get the \$2,000

Overview of All Plans



# Dental and Vision

- If you have coverage, it will automatically continue.
- You can enroll, cancel, or change your coverage.



# Dental Insurance

Plan Administrator



1-844-337-8383

[deltadentalwi.com/state-of-wi](https://deltadentalwi.com/state-of-wi)

All plans are offered through Delta Dental.

Visit their website and create an account to find in-network providers, print ID cards, view your claims, and more!

See pages 11 - 12 of ETF's  
[2022 Decision Guide](#)



# Dental Insurance



## **New Coverage starting January 1, 2022:**

Composite/resin (tooth colored) fillings for back teeth are an allowed service on the Uniform Dental and Preventive Dental plans.

# Dental Insurance



## What changes can you make?

- Enroll in coverage
- Change Plans  
(for example, you could switch from the *PPO – Select* to the *PPO+ Premier – Select Plus*)
- Add or remove dependents
- Cancel coverage

# Dental Insurance Costs

shown as monthly premiums\*

See pages 11-12 of ETF's  
[2022 Decision Guide](#)

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$3	\$34.72	\$9.76	\$20.98
Individual + Spouse	---	---	\$19.52	\$41.96
Individual + Child(ren)	---	---	\$13.16	\$38.96
Family	\$9	\$86.80	\$23.40	\$64.28

\*If you have dental insurance, the monthly premium will be divided between your "A" and "B" biweekly paychecks.



# Dental Insurance Costs

shown as monthly premiums\*

Small increase to cost of most dental options.

See pages 11-12 of ETF's [2022 Decision Guide](#)


	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$3	\$34.72	\$9.76	\$20.98
Individual + Spouse	---	---	\$19.52	\$41.96
Individual + Child(ren)	---	---	\$13.16	\$38.96
Family	\$9	\$86.80	\$23.40	\$64.28

\*If you have dental insurance, the monthly premium will be divided between your "A" and "B" biweekly paychecks.





# Dental Insurance

	UDB or Delta Dental PPO Plus Premier™ – Preventive Plan	Delta Dental PPO™ – Select Plan	Delta Dental PPO Plus Premier™ – Select Plus Plan
<b>In-Network Providers</b> (No out-of-network coverage)	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO ONLY	Delta Dental PPO and Delta Dental Premier
<b>Annual Deductible<sup>1</sup></b>	None	\$100 / person	\$25 / person
<b>Annual Maximum</b>	\$1,000 / person	\$1,000 / person	\$2,500 / person
<b>Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests</b>	100%	No coverage	No coverage
<b>Fillings</b> White (composite) fillings now covered at 100% for back teeth 	100%	No coverage	No coverage
<b>Periodontal Maintenance</b>	100%	No coverage	No coverage
<b>Crowns, bridges, dentures, implants</b>	No coverage	50%	60%
<b>Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery</b>	No coverage	50%	80%
<b>Non-surgical extractions (above gumline)</b>	90%	No coverage	No coverage
<b>Orthodontics Coverage</b>	50% (under age 19)	No coverage	50% (Regardless of age)
<b>Orthodontics Lifetime Maximum</b>	\$1,500	No coverage	\$1,500*



# Dental Insurance



## Which dental plans can I elect?

	Uniform Dental	Preventive	Select	Select Plus
If you enroll in State Group Health	Yes (must choose health "and dental")	No	Yes (or Select Plus)	Yes (or Select)
If you waive State Group Health	No	Yes	Yes (or Select Plus)	Yes (or Select)
If you Opt-Out of State Group Health	No	Yes	Yes (or Select Plus)	Yes (or Select)

# Vision Insurance

Plan Administrator

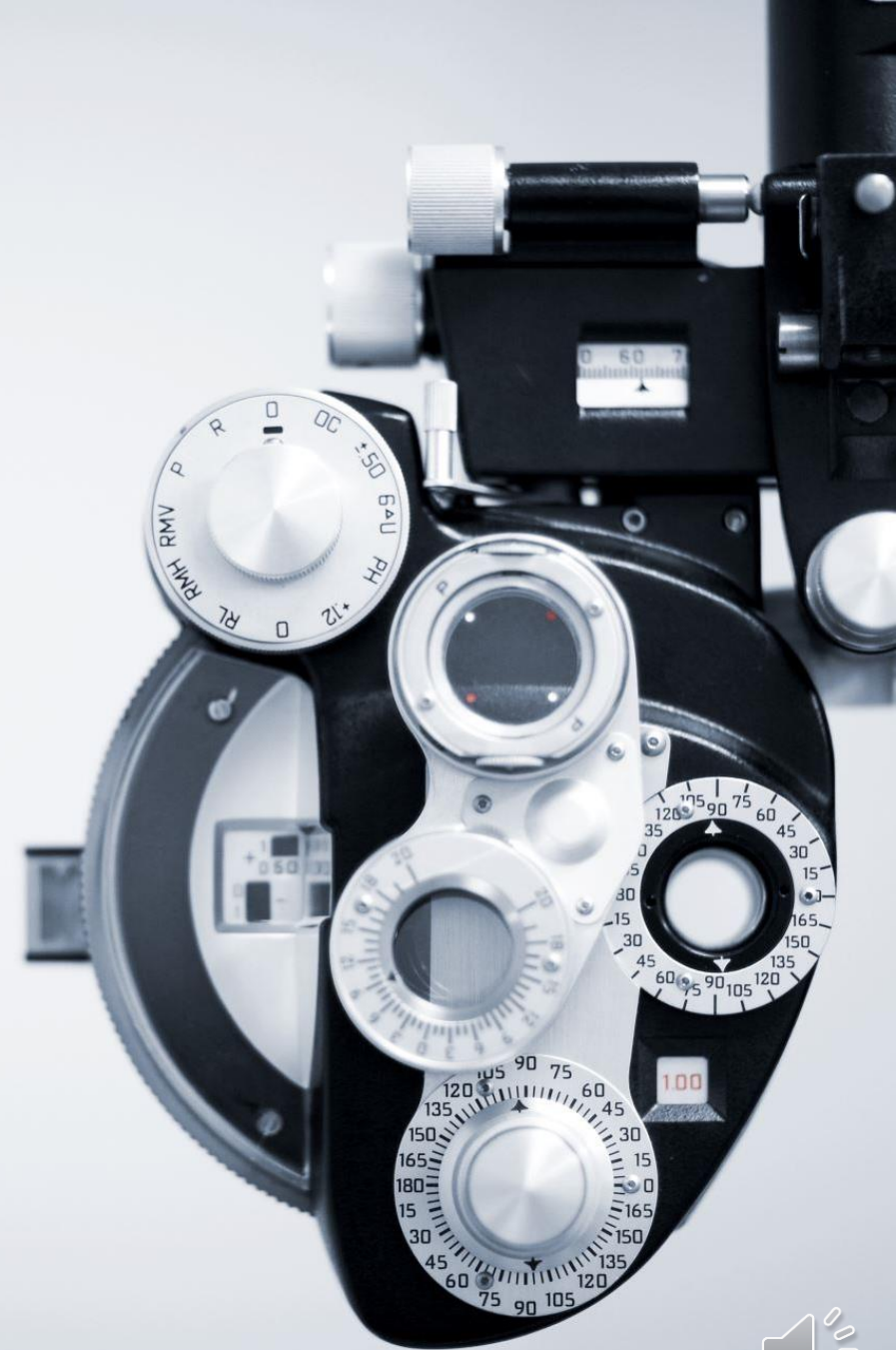
DeltaVision®

1-844-337-8383

[deltadentalwi.com/state-of-wi-vision](https://deltadentalwi.com/state-of-wi-vision)

See [etf.wi.gov](https://etf.wi.gov) for complete coverage. Contact DeltaVision with questions.

See page 13-14 of ETF's  
[2022 Decision Guide](#)



# Vision Insurance

## What changes can you make?

- Enroll in coverage
- Add or remove dependents
- Cancel coverage



# Vision Insurance Costs

shown as monthly premiums\*

No change to vision premiums.

Employee-only	Employee + Spouse	Employee + Child/ren	Employee, Spouse, and Child/ren
\$5.72	\$11.42	\$12.88	\$20.58

See page 13-14 of ETF's [2022 Decision Guide](#)

\*If you have vision insurance, the monthly premium will be divided between your "A" and "B" biweekly paychecks.



# Vision Insurance

Visit providers in eyemed's **Insight network** for the best coverage:

- [eyemedvisioncare.com](https://eyemedvisioncare.com)
- 1-844-337-8383



LENSCRAFTERS'



OPTICAL



# Vision Insurance

See page 13-14 of ETF's  
[2022 Decision Guide](#)



	In-Network Providers	Out-of-Network Providers
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	Up to \$45 / person
Eyeglasses exam copay	\$15 / person	Up to \$45 / person
Contact lens exam copay	\$40 / person	Up to \$45 / person
Retinal imaging copay	Up to \$39 / person	No coverage
Frames	\$0 copay \$150 allowance* 20% off any cost over \$150	Up to \$70 / person
Lenses benefit frequency per calendar year	12 months	12 months
Frames benefit frequency per calendar year	24 months for adults 12 months for children	24 months
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal vision eyeglasses copay	\$25 / person	Up to \$50 / person
Progressive lenses	Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175	Up to \$50 / person

\*\$150 allowance allotted for one transaction per plan year

# Vision Insurance

	In-Network Providers	Out-of-Network Providers
Conventional contacts	\$0 copay \$150 allowance* 15% off any cost over \$150	Up to \$105 / person
Disposable contacts	\$0 copay \$150 allowance*	Up to \$105 / person
Contact lens fitting/follow-up visit	Standard: up to \$40 / person Premium: 10% off retail price	No coverage

\*\$150 allowance allotted for one transaction per plan year

**Plan Administrator**

**DeltaVision<sup>®</sup>**

1-844-337-8383

[deltadentalwi.com/state-of-wi-vision](http://deltadentalwi.com/state-of-wi-vision)

See [etf.wi.gov](http://etf.wi.gov) for complete coverage. Contact DeltaVision with questions.





# Vision Insurance

	In-Network Providers	Out-of-Network Providers
Conventional contacts	\$0 copay \$150 allowance* 15% off any cost over \$150	Up to \$105 / person
Disposable contacts	\$0 copay \$150 allowance*	Up to \$105 / person
Contact lens fitting/follow-up visit	Standard: up to \$40 / person Premium: 10% off retail price	No coverage

\*\$150 allowance allotted for one transaction per plan year

Plan Administrator

DeltaVision®

1-844-337-8383

[deltadentalwi.com/state-of-wi-vision](http://deltadentalwi.com/state-of-wi-vision)

See [etf.wi.gov](http://etf.wi.gov) for complete coverage. Contact DeltaVision with questions.

Reminder:

You can have coverage for both contacts and frames in the same year (if you did not use your frames benefit in 2021), but you must pay the cost of the glasses' lenses.



# Accident Plan with Securian

- If you have coverage, it will automatically continue.
- You can enroll, cancel, or change your coverage.



# Accident Plan

If you have a covered accident and make a claim within 30 days, the plan pays you cash.

## Coverage includes:

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death and dismemberment



# Accident Plan



## **New Coverage starting January 1, 2022:**

- Claim payments for most covered accidents will be higher.
- Outpatient rehabilitation therapy visits are a covered claim type.

# Accident Plan Cost

shown as monthly premiums\*

Coverage level	Monthly Cost
Employee-only	\$4.38
Employee and Spouse	\$6.26
Employee and Child/ren	\$8.44
Family (employee, spouse, and child/ren)	\$12.32

No change to accident plan premiums.

If family members are also employed by the UW or the UW Hospital and Clinics or another State of WI employer, you can only be covered as an employee **or** dependent, not both.

\*If you have the accident plan, the monthly premium will be divided between your "A" and "B" biweekly paychecks.



# Accident Plan



Contact us with  
questions

**Madison branch office**

1-866-295-8690

[madisonbranch@securian.com](mailto:madisonbranch@securian.com)



# PreTax Accounts

Health Savings Account (HSA)

Flexible Spending Accounts (FSAs)

Transportation Accounts (section 132)



# PreTax Accounts



Have questions or need help? You can get support 24/7 at 833-881-8158.





# PreTax Accounts

For 2022 pretax contributions, you must enroll or re-enroll in a 2022 account.

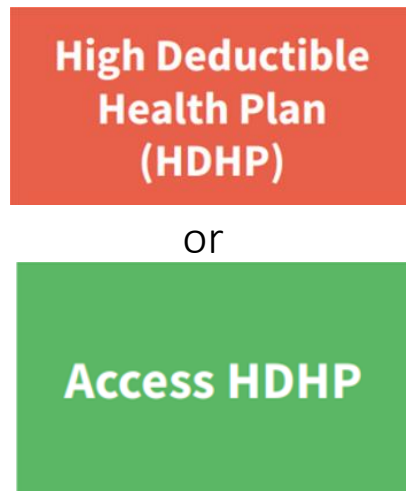
- Health Savings Account (**HSA**)
  - required if enrolling in the High Deductible Health Plan (HDHP)
- Limited Purpose Flexible Spending Account (**LPFSA**)
  - optional if enrolling in an HDHP
- Health Care Flexible Spending Account (**Health FSA**)
- Dependent Day Care Flexible Spending Account (**Dependent FSA**)
- Parking Account
- Transit Account



# PreTax Accounts – Health Savings Account (HSA)

If you choose the HDHP or Access HDHP you must:

- open (or reopen) an HSA
- use Optum Financial/ConnectYourCare (CYC) to open your HSA



# PreTax Accounts – Health Savings Account (HSA)

If you pay the **regular employee share** for Health Insurance

Coverage	Total Contribution Limit* (Employer + Employee)	Employer Contribution	Maximum Employee Contribution
Single	\$3,650*	up to \$750	\$2,900
Family	\$7,300*	up to \$1,500	\$5,800

\*If you will be 55+ years of age during 2022, you can contribute an additional \$1,000



# PreTax Accounts – Health Savings Account (HSA)

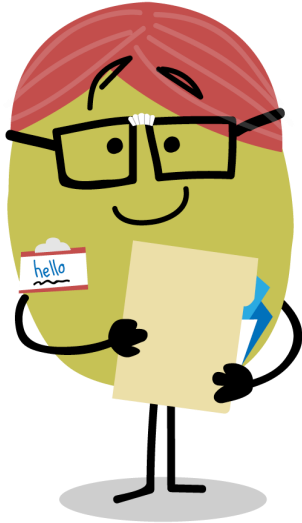


If you pay the **Less Than Half Time rates** for Health Insurance

Coverage	Total Contribution Limit* (Employer + Employee)	Employer Contribution	Maximum Employee Contribution
Single	\$3,650*	up to \$375	\$3,275
Family	\$7,300*	Up to \$750	\$6,550

\*If you will be 55+ years of age during 2022, you can contribute an additional \$1,000

# PreTax Accounts – Health Savings Account (HSA)



Compare traditional/low deductible plans to HDHP with ALEX

[myalex.com/uwsystem/2022](http://myalex.com/uwsystem/2022)



[connectyourcare.wistia.com/medias/lh7tlg7a9g](http://connectyourcare.wistia.com/medias/lh7tlg7a9g)



# PreTax Accounts – Flexible Spending Account (FSA)

- Send money from your paychecks to your FSA.
- Use money in your FSA for specific health or dependent care (daycare) costs.
- Your FSA money does **not** count as taxable income.

For example (assuming a 25% tax):

## No FSA

\$100 earned

- \$25 tax withheld

**\$75** to spend on anything

## With FSA

\$100 earned and sent to FSA

- \$0 (not taxable)

**\$100** to spend on certain health or dependent (daycare) expenses



# PreTax Accounts – Flexible Spending Account (FSA)



FSA Plan	Eligible Expenses	Eligible Dependents	ETF's 2022 Annual Contribution Maximum
Health	medical, prescription, dental and vision	you, your spouse, qualified dependent(s)	\$2,750
Limited Purpose	dental and vision (post-HDHP-deductible medical and prescription)	you, your spouse, qualified dependent(s)	\$2,750
Dependent Day Care	after school care, adult or child daycare	you, your spouse, qualified dependent(s)	\$2,500 - \$5,000 (based on your tax filing status)

# PreTax Accounts – Flexible Spending Account (FSA)

- Use your 2022 FSA to pay for eligible expenses made **between January 1 – December 31, 2022.**
- You cannot use your 2022 FSA to pay for 2021 expenses.
- Your FSA election is divided between your 2022 benefits-eligible checks.
  - If you work the full year: 24 checks (“A” and “B” checks, not “C”)





# PreTax Accounts – Flexible Spending Account (FSA)



## Health and Limited Purpose

- **Prefunded** – your full annual election is available to spend upfront.
- Use CYC debit card
  - at pharmacy
  - at doctor's office
  - to pay your bill online

## Dependent [Day] Care

- **\$0** starting balance – funded only when your payroll contributions are deposited.
- No debit card
- Pay for your dependent's eligible daycare expenses, then request reimbursement.

**Save all expense documentation!**

Submit claim forms & detailed receipts

- smartphone app
- website
- paper

# Your 2022 FSA



## What should I consider?

- Reduced tax liability for the year. Ask [ALEX](#)
- You can pay for eligible expenses made **between Jan 1 and Dec 31, 2022.**
- You **must** substantiate your claims (provide documents that prove the expense was eligible) when Optum Financial/ConnectYourCare (CYC) asks.

If you don't spend it all in 2022, **can you roll over money into 2023?**

- You can roll over **up to \$550** from your **Health** or **Limited Purpose FSA.**
- You **cannot** roll over any money from your **Dependent Daycare FSA.**



# Your 2021 FSA



## Are you enrolled in the 2021 FSA?

- You **will forfeit all unused 2021 FSA funds** that are not eligible to rollover into 2022.
  - Health and Limited Purpose FSAs allow up to \$550 rollover
  - Dependent Day Care FSA doesn't allow rollover
- You **must** substantiate your claims (provide documents that prove the expense was eligible) when Optum Financial/ConnectYourCare (CYC) asks.
- If you cannot substantiate your claim, it will be denied.
  - If you used your debit card to pay a claim later denied, you must repay CYC directly. Or, if you don't, the amount will be deducted from your paycheck.

# PreTax Accounts – Parking and Transit

- Money is available as you deposit it.
- **Parking account** – eligible work-related parking costs. Provides debit card.
- **Transit account** - eligible transit costs for your commute to work.



## **Transit Contribution Limit:**

\$270 / month

## **Parking Contribution Limit:**

\$270 / month

## **Carryover Limit:**

Unlimited; all money carries over



# PreTax Accounts – for more information:



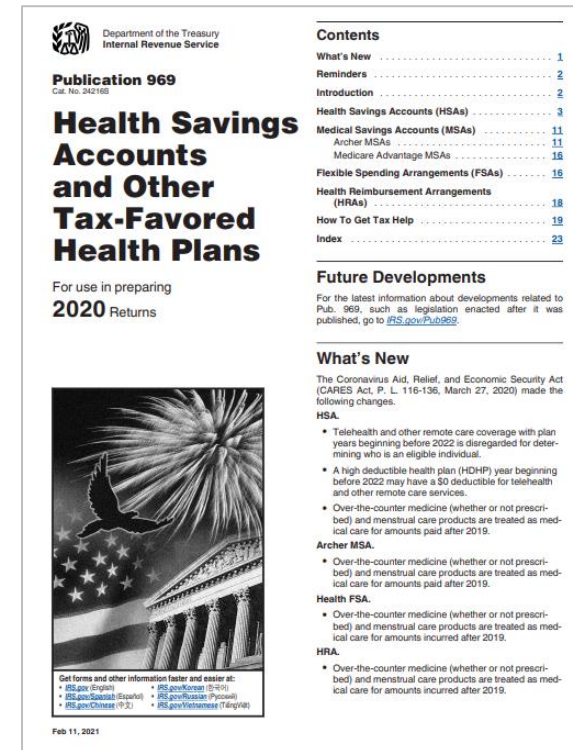
Available 24/7 for  
program-specific questions

[connectyourcare.com/etf](https://connectyourcare.com/etf)

1-833-881-8158

and

## IRS publication 969



[irs.gov/pub/irs-pdf/p969.pdf](https://irs.gov/pub/irs-pdf/p969.pdf)



# Other Benefits

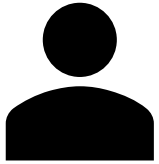
Individual & Family (I&F) Life Insurance  
Accidental Death & Dismemberment (AD&D)

Evidence of Insurability (EOI)  
Long-Term Care Insurance  
Income Continuation Insurance  
State Group Life Insurance  
UIA life

403b supplemental retirement program

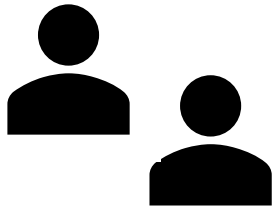


# Individual and Family Life Insurance - Current Participants



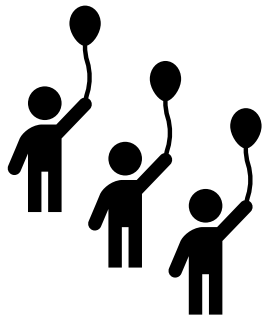
## You (the employee)

- Increase by \$5,000, \$10,000, \$15,000 or \$20,000
- Up to \$300,000 max



## Your spouse or domestic partner

- Increase by \$5,000, \$10,000
- Up to \$25,000 max
- Not more than your coverage



## Your children

- Increase by \$2,500
- Up to \$25,000 max
- Not more than your coverage



# Individual and Family Life Insurance - Current Participants

You can **decrease (or cancel)** I&F coverage any time of the year.

- Submit a **paper application**.
- Mark when you want the change to start:
  - 1<sup>st</sup> of the month after you submit your application (default)
  - or
  - January 1, 2022
- You **cannot** decrease coverage via Self Service.





# Accidental Death & Dismemberment (AD&D)

You can enroll in, increase, decrease, or cancel AD&D any time of the year.

## 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.*

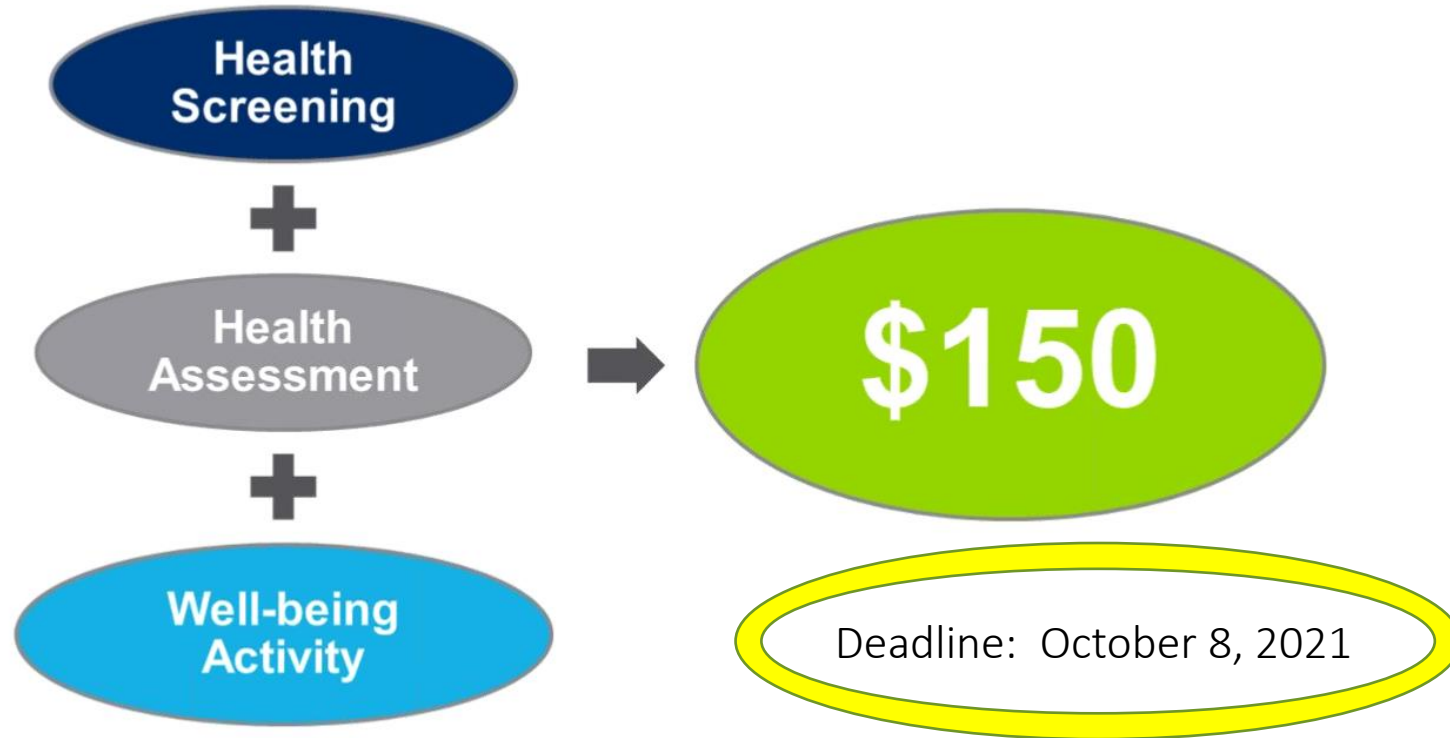


Premiums and plan details: [hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance](https://hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance)



# Wellness Incentive 2021 deadline is soon!

[webmdhealth.com/wellwisconsin](http://webmdhealth.com/wellwisconsin)



# Wisconsin Retirement System (WRS)

Your employee WRS contribution percentage is lower in 2022.

## Effective January 1<sup>st</sup>, 2022

### General / Teacher / Executive Category

Employee Contribution	6.50%
Employer Contribution	6.50%
Total	13.0%

### Protective Category

Employee Contribution	6.50%
Employer Contribution	12.0%
Total	18.5%

First paycheck affected is the **Jan A**, check date **01/13/2022**



# Long Term Care Insurance

- Allows enrollment any time of year
- Mutual of Omaha insurance (administered by HealthChoice)
- Cost to you would be based on age, gender, and health at time of enrollment
- Learn more: 1-800-833-5823



# Income Continuation Insurance (ICI)

- ICI premium costs may decrease for you effective February 1, 2022
- New rates, once available, will be online:  
[hr.wisc.edu/benefits/income-continuation-insurance](https://hr.wisc.edu/benefits/income-continuation-insurance)



# State Group Life

Employee coverage premiums will **increase by 5%** beginning with coverage April 1, 2022.

Spouse/dependent coverage premiums will not change:

- \$2.26 for one unit
- \$4.52 for both units

Age	State Employee	
	Basic and Supplemental	Additional
April 1, 2021 - March 31, 2022		
Under 30	\$.05	\$.07
30-34	\$.05	\$.07
35-39	\$.05	\$.07
40-44	\$.07	\$.10
45-49	\$.12	\$.17
50-54	\$.19	\$.28
55-59	\$.25	\$.38
60-64	\$.35	\$.52
65-69*	\$.45	\$.66

See new rates once available:

[etf.wi.gov/resource/group-life-insurance-plan-monthly-rates](https://etf.wi.gov/resource/group-life-insurance-plan-monthly-rates)



# University Insurance Assoc (UIA) life

No application – if you are qualified you will be enrolled automatically

- 2022 plan year runs from Jan 1 – Dec 31, 2022.
- Premium is **\$24/year** and taken from the check dated 12/16/2021.



# If you do **not** have life or disability insurance:

- State Group Life
- Individual & Family
- UW Employees Inc.
- Income Continuation Insurance

You can apply any time of year

- You must submit **Evidence of Insurability** (EOI) application.
- They **can deny you** (based on your EOI).
- EOI forms: [hr.wisc.edu/benefits](http://hr.wisc.edu/benefits) > see each life insurance page





# UW's 403b supplemental retirement plan

[hr.wisc.edu/benefits](http://hr.wisc.edu/benefits) > Tax Sheltered Annuity 403(b)

Enroll at any time of year.

1. Set-up an account; see [Quick Guide](#) for instructions
2. Complete [Salary Reduction Agreement](#) and submit to UW payroll/benefits

## Company Info

### Fidelity

800-343-0860

[www.netbenefits.com/uofw](http://www.netbenefits.com/uofw)



### T. Rowe Price

800-922-9945

<https://www.troweprice.com/troweplan/university-of-wisconsin/en/welcome.html>



### TIAA

800-842-2776

[www.tiaa.org/uwsa](http://www.tiaa.org/uwsa)



### Ameriprise/Riversource

608-819-0500

[www.Ameriprise.com/UW403b](http://www.Ameriprise.com/UW403b)



### Lincoln Financial

608-231-2231 or 800-967-2046

[www.lfg.com](http://www.lfg.com)



# UW's 403b supplemental retirement plan

[hr.wisc.edu/benefits](http://hr.wisc.edu/benefits) > Tax Sheltered Annuity 403(b)

As of **January 2022**, the UW's program will have only two recordkeepers:

- **Fidelity**
- **TIAA**

UW System's website has more detail:

[wisconsin.edu/ohrwd/benefits/tsa-changes](http://wisconsin.edu/ohrwd/benefits/tsa-changes)

## Company Info

### Fidelity

800-343-0860

[www.netbenefits.com/uofw](http://www.netbenefits.com/uofw)



### T. Rowe Price

800-922-9945

<https://www.troweprice.com/troweplan/university-of-wisconsin/en/welcome.html>



### TIAA

800-842-2776

[www.tiaa.org/uwsa](http://www.tiaa.org/uwsa)



### Ameriprise/Riversource

608-819-0500

[www.Ameriprise.com/UW403b](http://www.Ameriprise.com/UW403b)



### Lincoln Financial

608-231-2231 or 800-967-2046

[www.lfg.com](http://www.lfg.com)





# Decide





Plan	You can:	Add or Remove Family?	Cancel coverage?
<b>Health Opt-Out Stipend</b>	Apply or re-apply (you must apply or re-apply every year during ABE)	n/a	n/a – 2021 stipend ends in December
<b>State Group Health</b> <ul style="list-style-type: none"><li>- IYC Health Plan</li><li>- Access Plan</li></ul>	<ul style="list-style-type: none"><li>• Enroll</li><li>• Change plan design</li><li>• Change IYC Health Plan provider network</li><li>• Change deductible (low to high or high to low)</li></ul>	Yes	Yes
<b>Health Savings Account (HSA)</b> <ul style="list-style-type: none"><li>- If HDHP or Access HDHP</li></ul>	Enroll or re-enroll (you must enroll or re-enroll in HSA if you choose a high deductible health plan for 2022)	n/a	n/a – 2021 contribution to HSA ends in December
<b>Uniform Dental</b> (preventive attached to Health)	Enroll (only if you have Health Insurance)	Yes (must be same as your Health Insurance)	Yes





Plan	You can:	Add or Remove Family?	Cancel coverage?
<b>Preventive Dental</b> (if <b>not</b> enrolled Health Insurance)	<ul style="list-style-type: none"><li>• Enroll</li></ul>	Yes	Yes
<b>Major Dental</b> (Select or Select Plus)	<ul style="list-style-type: none"><li>• Enroll</li><li>• Change plan design</li></ul>	Yes	Yes
<b>Vision</b>	<ul style="list-style-type: none"><li>• Enroll</li></ul>	Yes	Yes
<b>Accident</b> insurance	<ul style="list-style-type: none"><li>• Enroll</li><li>• Change coverage amount</li></ul>	Yes	Yes
<b>Flexible Spending Accounts (FSAs)</b> <ul style="list-style-type: none"><li>- Health FSA</li><li>- Dependent FSA</li><li>- Limited Purpose FSA</li></ul>	<ul style="list-style-type: none"><li>• Enroll or re-enroll (you must enroll or reenroll if you want to make pretax contributions in 2022)</li></ul>	n/a	n/a – current FSA contributions end in December





Plan	You can:	Add or Remove Family?	Cancel coverage?
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"><li>• Enroll any time</li><li>• Change your coverage any time</li></ul>	Yes – any time of year	Yes – any time of year
<b>Individual &amp; Family Life</b> (if you and your family are <b>already enrolled</b> )	<ul style="list-style-type: none"><li>• Increase coverage up to plan maximums</li></ul>	At any time of year, you may remove, reduce or cancel (You must use a paper application to reduce or cancel coverage; a reduction or cancellation begins the 1 <sup>st</sup> day of the month after we receive your form.)	
<b>Individual &amp; Family Life</b> (if you or a family member are <b>not</b> already enrolled)	<ul style="list-style-type: none"><li>• Apply <b>any time of year</b> using a paper application.</li><li>• You must submit <b>Evidence of Insurability (EOI)</b> that asks you medical information.</li><li>• <b>You can be denied.</b></li></ul>		
<b>Other Insurance</b> <ul style="list-style-type: none"><li>- State Group Life</li><li>- UW Employees Inc. life</li><li>- ICI disability</li></ul>	<ul style="list-style-type: none"><li>• Apply <b>any time of year</b> using a paper application.</li><li>• You must submit <b>Evidence of Insurability (EOI)</b> that asks you medical information.</li><li>• <b>You can be denied.</b></li></ul>		



# Act



# Act

Choose your 2022 benefits in MyUW Self Service.

Submit 2022 benefits by **4:30pm, October 22, 2021.**

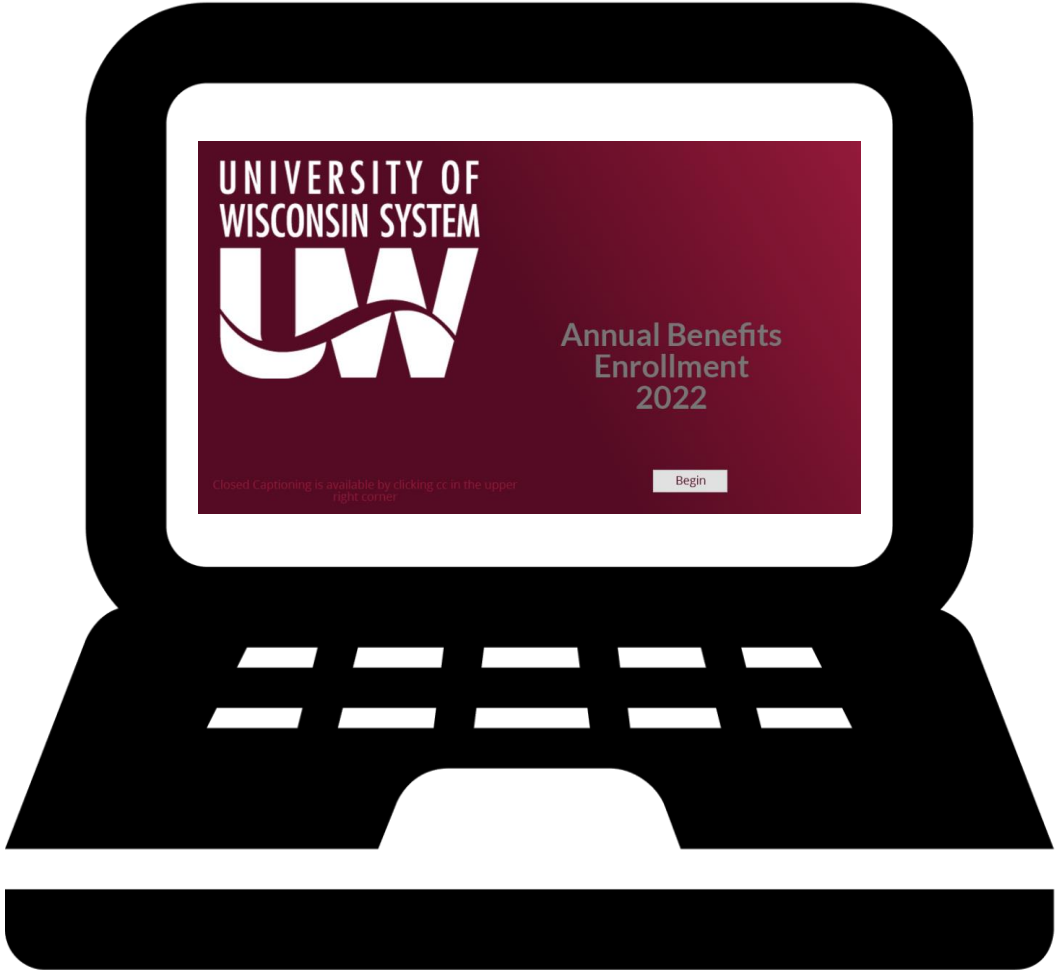
Make sure your Confirmation Statement is correct.





**Watch:** Video about how to use the new Self Service [uwservice.wisconsin.edu/docs/pd/abe-enrollment-2021](https://uwservice.wisconsin.edu/docs/pd/abe-enrollment-2021)

**Act**



**Review:** Guide about how to use the new Self Service

[uwservice.wisconsin.edu/docs/publications/abe-quick-start.pdf](http://uwservice.wisconsin.edu/docs/publications/abe-quick-start.pdf)

**Act**



# Act

Choose your 2022 benefits in MyUW Self Service.

Submit 2022 benefits by **4:30pm, October 22, 2021.**

Make sure your Confirmation Statement is correct.



# Act

Log in: MyUW portal ([my.wisc.edu](https://my.wisc.edu))

**Login**

NetID Forgot NetID

Password Forgot password

**Login**

Have your **NetID** and **Password** with you.

If you do not know your NetID or password, tell your supervisor or HR contact.



# Act

Log in: MyUW portal ([my.wisc.edu](https://my.wisc.edu))

Click: **Benefit Information**

Benefit Information

Annual Benefits Enrollment  
x days left

[Enroll now](#)

[Learn more](#)

Launch full app

**You must submit 2022  
benefit choices by  
4:30pm on  
October 22, 2021**





Submit your enrollments, changes, and cancellations:

- by **deadline of 4:30pm, Friday, October 22, 2021**
- online with Self Service, or
- with a paper application to your HR contact



## Act

After you submit:

- review your Self Service confirmation
- keep copies of any paper forms you submit to your HR contact



Enrollments, changes, and most cancellations\* start **Jan 1<sup>st</sup>, 2022.**



\*See the Decide slide for information about cancelling Individual & Family Life insurance.



# Act

## Common Self-Service Errors:

### Health Opt-Out

- Your Health Opt-Out is an individual election (you are paid the money, not your family).
- Do not include your spouse/dependent details on the Health Opt-Out part of your election.

### Preventive Dental vs. Health and preventive Uniform Dental

- If you elected the stand alone Preventive Dental before Health, the Health enrollment will be greyed-out.
- If you want both Health and preventive Uniform Dental, you must elect Health “and dental” in the Health enrollment (and then the stand-alone preventive dental will be greyed-out).



# Act

## Common Self-Service Errors:

### Missing spouse/dependent information

- Full name
- Date of birth
- Legal sex (gender)
- SSN (or [Affidavit for Insurance Purposes](#): spouse and/or dependent lacks SSN due to non-citizenship)





# How do I submit paper benefits applications?



**Give applications to your department or division HR contact:**

- **In-person** (ask your HR contact if they have office hours)
- **Fax**
- **Scan and Email**



## Act

Can I write social security numbers on my applications if I email them?

- **Yes** – if you use your **wisc.edu** email address
- **No** – if you use a **different email (like Gmail, Yahoo, or Hotmail)**



Give applications to Madison Benefits Services (MBS) **only** if you cannot use Self Service and you cannot give them to your HR contact:

- **Fax:** 608-265-1456
- **Scan and Email:** [benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu).



# Act

- ☒ Choose your 2022 benefits in MyUW Self Service.
- ☒ Submit 2022 benefits by **4:30pm, October 22, 2021.**
- ☒ Make sure your Confirmation Statement is correct.



# Confirm your 2022 Benefits

24-48 hours after you submit choices online:

- look for an email from UW System HR
- follow the email's instructions to
  - log in to my.wisc.edu
  - click the **Benefit Enrollment Confirmation Statements** tab
  - make sure your 2022 benefits are correct

View next year's Benefits Summary Detail:

- click **"View Benefits Summary Detail"**
- change the benefits "as of" date to **01/01/2022**

You **must** change the date to January 1, 2022 to see next year's coverage.

Benefit Information

Summary **Benefit Enrollment Confirmation Statements**

Coverage as of the last pay period

Benefit
State Group Health
Supplemental Dental
Vision Insurance
Preventive Dental
Accident Insurance
State Group Life - Basic
State Group Life-Supplemental
State Group Life - Additional
State Group Life - Sp & Dep
Ind & Fam Life - Employee

View Benefits Summary Detail



# Confirm your 2022 Benefits

## If you submit paper applications:

- the forms must be received by 4:30pm, Friday, 10/22/2021.
- we will process your form in the order in which it was received.
- your statement may not be ready until after the enrollment period is over. Keep checking.

## View next year's Benefits Summary Detail:

- click **“View Benefits Summary Detail”**
- change the benefits “as of” date to **01/01/2022**

You **must** change the date to January 1, 2022 to see next year's coverage.

## Benefit Information

**Summary** Benefit Enrollment Confirmation Statements

Coverage as of the last pay period

Benefit
State Group Health
Supplemental Dental
Vision Insurance
Preventive Dental
Accident Insurance
State Group Life - Basic
State Group Life-Supplemental
State Group Life - Additional
State Group Life - Sp & Dep
Ind & Fam Life - Employee

[View Benefits Summary Detail](#)



# 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.



[benefits.wisc.edu/2022](https://benefits.wisc.edu/2022)

## Contact Madison Benefits Services:




**Questions about the online enrollment process**  
[ebenefits@ohr.wisc.edu](mailto:ebenefits@ohr.wisc.edu)



**General benefits questions**  
[benefits@ohr.wisc.edu](mailto:benefits@ohr.wisc.edu)



**2022** ANNUAL Benefits Enrollment  
September 27, 2021 – October 22, 2021

A graphic of a calendar showing the dates September 27 and October 22. The date 27 is on a card labeled 'September' and the date 22 is on a card labeled 'October'. The cards are overlapping and have a slight shadow.