New Employee Benefits - 2022 for grad assistants and short-term staff

Recorded January 2022





Who should watch this video?

For employees of the UW – Madison who are newly-eligible for "grad" benefits:

- graduate assistants (e.g., TAs and RAs),
 scholars, fellows, & employees-in-training
 (e.g., TAs appointed to work 33% or more for at least a full semester)
- faculty, academic staff, & limited appointees (FAASLI)
 eligible for the 'grad' benefits and not the Wisconsin Retirement System
 (e.g., academic staff working a full semester at ≥ 28% for less than one year)

What can I expect?

An introduction to UW – Madison's short-term employee insurance enrollments, premiums, and health insurance.





Can I have a copy of these slides?

Yes! Please email us and request a copy of these slides: benefits@ohr.wisc.edu.

The slides include additional important benefits information.





By end of this session, you will know how to:

- Identify your enrollment deadline
- Review your plan options
- Send us your elections and waivers

Which plans will we discuss today?

- Health insurance
- Life insurance
- Brief overview of supplemental insurance plans (e.g., dental, vision, retirement)



UW-MADISON

BENEFITS SERVICES





hr.wisc.edu/contact







Your School, College, or Division's Website

Org charts, contact lists, and unit policies



Your Division or Department HR Email

Ask leave, payroll, and benefits questions



hr.wisc.edu/contact







hr.wisc.edu/benefits/grad

Benefits details, brochures, and enrollment forms



benefits@ohr.wisc.edu

Ask a Benefits Specialist

UW-MADISON

BENEFITS SERVICES



Decision Guide

Compare and contrast State plan coverage



ALEX

Step-by-step review of UW's benefits plans and costs





660 W WASHINGTON AVE STE 201 Payment Date: 05/01/2019 Employee ID: 00987654 Great Worker Allowances: Addl. Percent: 123 Employment Ave Addl Amount Madison, WI 53715 HOURS AND EARNINGS Tax Wages YTD Current Current Fed Withhold Fed Med/FR® WI Withholdne TOTAL:

You have a unique UW payroll & benefits identifier called an Employee ID number or "EMPL"

Find it on your pay statements.

It is **not** your SSN
It is **not** your Wiscard number









Find it on your pay statements.

Have it ready when you contact Benefits Services





30-day deadline

You have only 30-days after your start date to apply for or waive most State and UW insurance benefits.

Find your benefits enrollment deadline:

- On a calendar, count out 30 days from your benefits-eligible start date.
- We **must** receive your benefits choices by deadline (on or before your 30th day).

Example: a WRS start date of February 1, 2022 means deadline of March 3, 2022.

2022 FEBRUARY								
SUN	MON	TUE	WED	THU	FRI	SAT		
		START	1	2	4 3	5 4		
6 5	7 6	8 7	9 8	10 9	11 10	12		
13	14	15	16	17	18	19		
20	21 20	22	23	24	25	26		
27	28							

	2022 MARCH								
SUN	MON	TUE	WED	THU FRI		SAT			
		28	2 29	30	4	5			
6	7	8	9	10	11	12			
13	14	15	16	17	18	19			
20	21	22	23	24	25	26			
27	28	29	30	31					





Before you enroll in or waive any plans, think about:

- what you need now
- what you may need in the future

- 1. Accident
- 2. Accidental Death & Dismemberment (AD&D)
- 3. Dental
- 4. Health
- 5. Life
- 6. Vision
- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings





Some plans, even if you waive or opt-out now, allow you to enroll in them at any time of year, if you decide later to enroll.

- 1. Accident
- 2. Accidental Death & Dismemberment (AD&D)
- 3. Dental
- 4. Health
- 5. Life
- 6. Vision
- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings





Some plans, if you waive or opt-out of them now, may allow you to enroll at certain times in the future

- Due to a **life event** (marriage, birth)
- In the **annual enrollment** period in fall for coverage Jan 1

- 1. Accident
- 2. Accidental Death & Dismemberment (AD&D)
- 3. Dental
- 4. Health
- 5. Life
- 6. Vision
- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings



Some life events allow you a new 30-day window to apply for changes to your benefits.

But not every life event allows the same types of changes.

See our benefits website for details:

hr.wisc.edu/benefits/qualifying-life-events/family-changes

IF THIS HAPPENS









Loss of health coverage

Marriage or Divorce

Address change (move)

Birth or Adoption

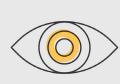
YOU MIGHT UPDATE YOUR







Dental insurance



Vision insurance



Life insurance



Some life events allow you a new 30-day window to apply for changes to your benefits.

But not every life event allows the same types of changes.

See our benefits website for details:

hr.wisc.edu/benefits/qualifying-life-events/family-changes

See copy of slides for more information about:

- International employees with family not yet in the USA
- Employees turning 26 who will lose their parent's coverage





If you do not enroll in the **life** insurance plans now, you may not be able to enroll in them in the future.

- 1. Accident
- 2. Accidental Death & Dismemberment (AD&D)
- 3. Dental
- 4. Health
- 5. Life
- 6. Vision
- Flexible Spending Accounts (FSAs)
- Pretax parking
- Supplemental retirement plans
- 529 college savings





We must receive your new hire selections by your 30-day deadline.

- Submit your benefits choices online
- If you cannot submit online, hand-in paper forms.

To submit your benefit decisions online:

- You need your UW NetID and Password
- Log in to **my.wisc.edu**





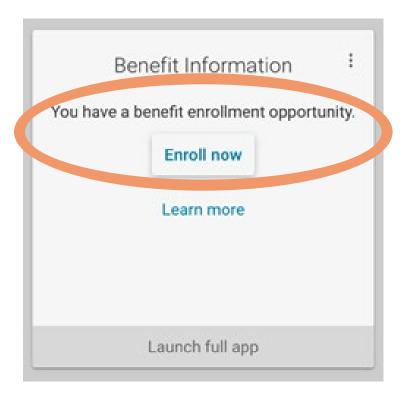


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- Submit your benefits choices online
- If you cannot submit online, hand-in paper forms.

To submit your benefit decisions online:

- Go to the **Benefit Information** tile
- Click the "Enroll now" button





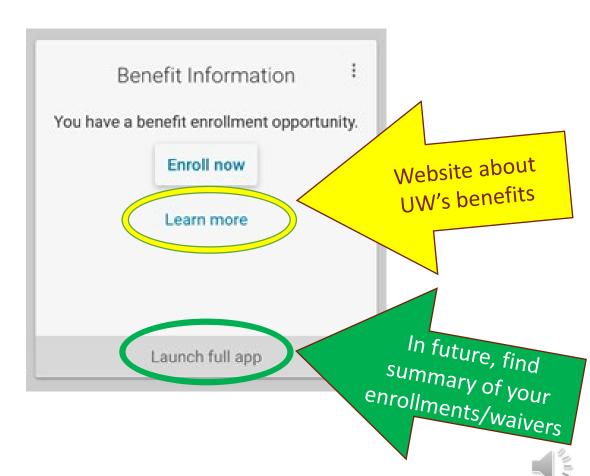


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To submit your benefits decisions online:

- Go to the Benefit Information tile
- Click the "Enroll now" button





We must receive your new hire selections by your 30-day deadline.

If you don't see the **Benefit Information** tab search for it and add it to your home screen



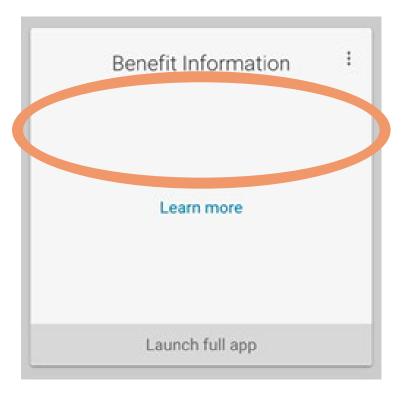






We must receive your new hire selections by your 30-day deadline.

If you do **not** have the "Enroll now" button you may need to complete and hand-in paper applications.







We must receive your selections by your 30-day deadline.

If you do **not** have the "Enroll now" button you may need to complete and hand-in paper applications.



Ask your department HR contact whether your online enrollment button can be fixed.





We must receive your new hire selections by your 30-day deadline.

If you must submit paper applications:

To enroll in an insurance plan

- Complete the plan's application form and hand it in or email it to your HR office.
- Every plan has its own application form in its "Forms and Publications" section of our website. hr:wisc.edu/benefits/grad





We must receive your selections by your 30-day deadline.

If you must submit paper applications:

To waive Health

You must complete the <u>application form</u>
 (sections 1 – 4 and 12 – 13) and tell us you do
 not want our employee health coverage.

enrollment, your initial hire period and in response to an eligible life event change. Eligible life change	IYC open s are listed below.
Reason for Application: Select a reason for enrolling or changing your coverage or health plan:	4a. Clear Selection
☐ Health benefits open enrollment (coverage effect January 1).	
New hire (when do you want coverage to be effective, see below).	
Eligible life event change (select change below). Life event change date: (mm/dd/yy	yy)
Eligible move to a new service area (may only change health plan). Move date:(m	m/dd/yyyy)
New hires or employees returning from leave (lapsed coverage) <i>only</i> : Choose your coverage to be When my employer contributes to my premium.	e effective: 4b. Clear Selection
As soon - (you will pay the entire monthly premium until you are digital to.)	ver contribution).
☐ I choose to decline/waive coverage (to decline health insurance and elect the opt-out incentive, g	o to section 12).
☐ I choose to decline/waive coverage because I have other health insurance coverage (go to section	on 13 and sign).





We must receive your selections by your 30-day deadline.

If you must submit paper applications:

To waive other optional plans (e.g., life, vision)

Do not submit the applications.





When will my insurance begin?

If we receive your new employee benefit enrollments timely, your insurance effective dates are based on your start date.

Different types of insurance may start on different days.

- Health
- Accident plan
- Dental
- Flexible Spending Accounts (FSAs)
- Vision

Effective 1st of the month following date of eligible hire (or on date of hire if hire date *is* the 1st)

Example:

Jane's benefits-eligible appointment starts 01/06/22. She submits her insurance enrollments by deadline.

Her Health insurance will be effective 02/01/22.





When will my insurance begin?

If we receive your new employee benefit enrollments timely, your insurance effective dates are based on your start date.

Different types of insurance may start on different days.

- Accidental Death & Dismemberment (AD&D)
- Life insurances

Effective 1st of the month *following 30 days* of eligible employment

Example:

Jane's benefits-eligible appointment starts 01/06/22. She submits her insurance enrollments by deadline.

Her Life insurance will be effective 03/01/22.



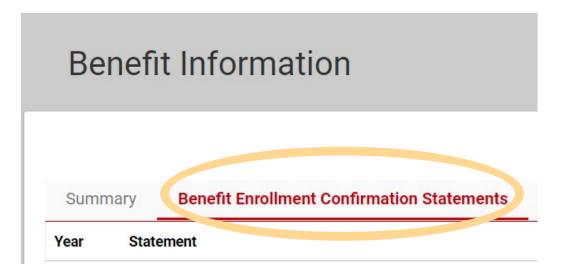


Confirm

After you submit online:

- A confirmation statement will be posted 24-48 hours later.
- Review the confirmation statement.
- If anything is wrong with the statement, contact us immediately – there may still be time to fix the issue.

my.wisc.edu > Benefit Information







Confirm

If you had to submit paper applications:

- No summary detail is available until your forms are manually entered.
- It can take as many as 30-days to manually enter paper application forms.

Benefit Information

my.wisc.edu > Benefit Information

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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



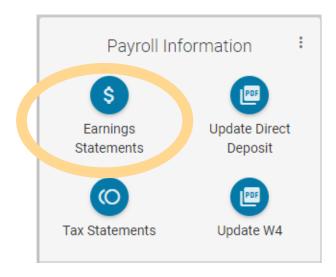


Confirm

Review your Earnings Statements (online paychecks stubs) for your:

- Rate of pay
- Hours worked
- Insurance premium deductions

my.wisc.edu > Payroll Information





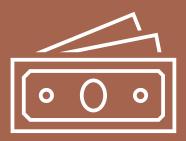


Paychecks

UW paychecks are issued biweekly, every other Thursday.

Pay Period	l Pay	Per	iod Dates	Pay Date
Jan A	12/19/2021	-	01/01/2022	01/13/2022
Jan B	01/02/2022	-	01/15/2022	01/27/2022
Jan C	01/16/2022	-	01/29/2022	02/10/2022
Feb A	01/30/2022	-	02/12/2022	02/24/2022
Feb B	02/13/2022	-	02/26/2022	03/10/2022
Mar A	02/27/2022	-	03/12/2022	03/24/2022
Mar B	03/13/2022	-	03/26/2022	04/07/2022
Apr A	03/27/2022	-	04/09/2022	04/21/2022
Apr B	04/10/2022	-	04/23/2022	05/05/2022
May A	04/24/2022	-	05/07/2022	05/19/2022
May B	05/08/2022	-	05/21/2022	06/02/2022
Jun A	05/22/2022	-	06/04/2022	06/16/2022
Jun B	06/05/2022	-	06/18/2022	06/30/2022



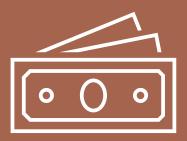


You will pay an insurance premium (money each month) for every benefit plan you elect.

The premiums will be deducted from your UW paychecks.

Pay Period Dates				Pay Date
12/19/2021	-	01/01/2022		01/13/2022
01/02/2022	-	01/15/2022		01/27/2022
01/16/2022	-	01/29/2022		02/10/2022
01/30/2022	-	02/12/2022		
02/13/2022	-	02/26/2022		03/10/2022
02/27/2022	-	03/12/2022		03/24/2022
03/13/2022	-	03/26/2022		04/07/2022
03/27/2022	-	04/09/2022		04/21/2022
04/10/2022	-	04/23/2022		05/05/2022
04/24/2022	-	05/07/2022		05/19/2022
05/08/2022	-	05/21/2022		06/02/2022
05/22/2022	-	06/04/2022		06/16/2022
06/05/2022	-	06/18/2022		06/30/2022
	12/19/2021 01/02/2022 01/16/2022 01/30/2022 02/13/2022 02/27/2022 03/13/2022 03/27/2022 04/10/2022 04/24/2022 05/08/2022	12/19/2021 - 01/02/2022 - 01/16/2022 - 01/30/2022 - 02/13/2022 - 02/27/2022 - 03/13/2022 - 03/27/2022 - 04/10/2022 - 04/24/2022 - 05/08/2022 -	12/19/2021 - 01/01/2022 01/02/2022 - 01/15/2022 01/16/2022 - 01/29/2022 01/30/2022 - 02/12/2022 02/13/2022 - 02/26/2022 02/27/2022 - 03/12/2022 03/13/2022 - 03/26/2022 03/27/2022 - 04/09/2022 04/10/2022 - 04/23/2022 04/24/2022 - 05/07/2022 05/08/2022 - 06/04/2022	12/19/2021 - 01/01/2022 01/02/2022 - 01/15/2022 01/16/2022 - 01/29/2022 01/30/2022 - 02/12/2022 02/13/2022 - 02/26/2022 02/27/2022 - 03/12/2022 03/13/2022 - 03/26/2022 03/27/2022 - 04/09/2022 04/10/2022 - 04/23/2022 04/24/2022 - 05/07/2022 05/08/2022 - 06/04/2022

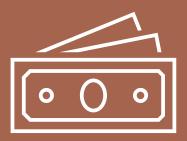




Monthly insurance premiums are split evenly between your "A" and "B" checks.

Pay Period	l Pay	Period Dates	Pay Date
Jan A	12/19/2021	- 01/01/2022	01/13/2022
Jan B	01/02/2022	- 01/15/2022	01/27/2022
Jan C	01/16/2022	- 01/29/2022	02/10/2022
Feb A	01/30/2022	- 02/12/2022	02/24/2022
Feb B	02/13/2022	- 02/26/2022	03/10/2022
Mar A	02/27/2022	- 03/12/2022	03/24/2022
Mar B	03/13/2022	- 03/26/2022	04/07/2022
Apr A	03/27/2022	- 04/09/2022	04/21/2022
Apr B	04/10/2022	- 04/23/2022	05/05/2022
May A	04/24/2022	- 05/07/2022	05/19/2022
May B	05/08/2022	- 05/21/2022	06/02/2022
Jun A	05/22/2022	- 06/04/2022	06/16/2022
Jun B	06/05/2022	- 06/18/2022	06/30/2022



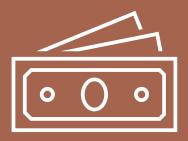


Monthly insurance premiums are split evenly between your "A" and "B" checks.

- The "A" check usually prepays for the first ½ of the *next month*'s coverage;
- The "B" check usually prepays for the second ½ of the *next month*'s coverage

Pay Period	Pay Period Dates	s Pay Date
Jan A	2/19/2021 - 01/01/20	022 01/13/2022
Jan B	1/02/2022 - 01/15/20	01/27/2022
Jan C	1/16/2022 - 01/29/20	02/10/2022
reb A	0 1/30/2022 - 02/12/20	02/24/2022
Feb B	02/13/2022 - 02/26/20	03/10/2022
Mar A	02/27/2022 - 03/12/20	03/24/2022
Mar B	03/13/2022 - 03/26/20	022 04/07/2022
Apr A	03/27/2022 - 04/09/20	022 04/21/2022
Apr B	04/10/2022 - 04/23/20	05/05/2022
May A	04/24/2022 - 05/07/20	05/19/2022
May B	05/08/2022 - 05/21/20	06/02/2022
Jun A	05/22/2022 - 06/04/20	06/16/2022
Jun B	06/05/2022 - 06/18/20	06/30/2022



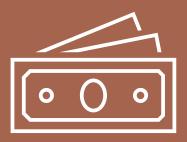


Monthly insurance premiums are split evenly between your "A" and "B" checks.

• The "C" paychecks will have retirement deductions, but do not usually have insurance premiums withheld.

	Pay Period	Pay I	Per	iod Dates	Pay Date
	Jan A	12/19/2021	-	01/01/2022	01/13/2022
	Jan B	01/02/2022	-	01/15/2022	01/27/2022
Γ	Jan C	1/16/2022	-	01/29/2022	02/10/2022
_	гер А	01/30/2022	-	02/12/2022	02/24/2022
	Feb B	02/13/2022	-	02/26/2022	03/10/2022
	Mar A	02/27/2022	-	03/12/2022	03/24/2022
	Mar B	03/13/2022	-	03/26/2022	04/07/2022
	Apr A	03/27/2022	-	04/09/2022	04/21/2022
	Apr B	04/10/2022	-	04/23/2022	05/05/2022
	May A	04/24/2022	-	05/07/2022	05/19/2022
	May B	05/08/2022	-	05/21/2022	06/02/2022
	Jun A	05/22/2022	-	06/04/2022	06/16/2022
	Jun B	06/05/2022	-	06/18/2022	06/30/2022

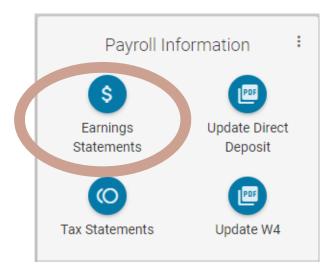




As a new hire, it can take several paychecks to catch-up on premiums due. Until then, double-up and triple-ups may be taken from your paychecks.

Eventually you'll begin to see the "regular" biweekly deductions.

my.wisc.edu > Payroll Information







HEALTH



hr.wisc.edu/benefits/grad

HEALTH INSURANCE

- State Group Health Insurance
 - Uniform Dental Benefits (preventative care)
 Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

• Flexible Spending Accounts

Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
 Mandatory for some Academic Staff
- Accident Insurance

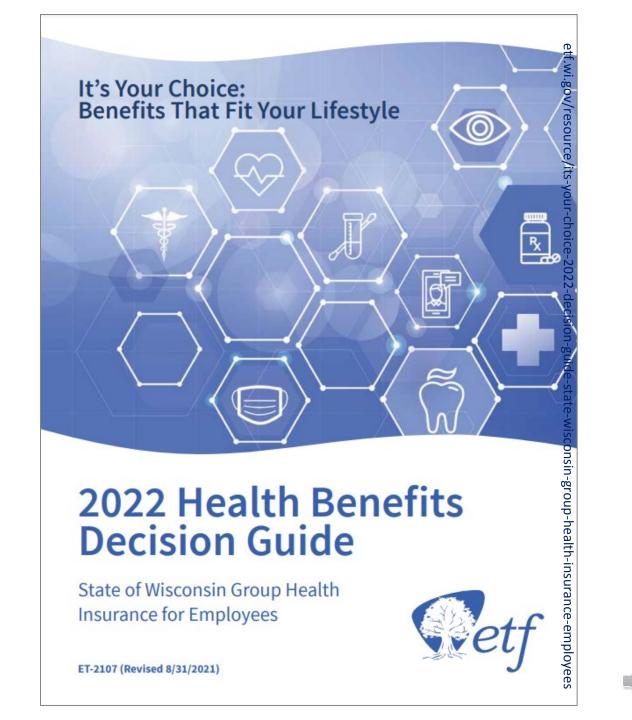
SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRP))
 Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
 Not available to fellows, scholars, and some postdocs



- How much does it cost to enroll in Health?
- Which doctors may I visit?
- What services are allowed?
- What will I pay when I receive services?

It all **depends** on which of the plan options you elect.



Choose between two health plan designs:

IYC Health Plan

Access Plan

IYC Health Plan

- Wisconsin-based
- Visit in-network providers only
- **No coverage** if out-of-network (unless for emergency or urgent-care)



Access Plan

- Nationwide network
- May visit providers both inand out-of-network
- Less coverage if out-ofnetwork (higher out of pocket costs).





State Group Health – Uniform Dental

	Uniform Dental & Preventive Plan
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

Every health plan has a "with dental" option.

If you elect your health plan "with dental," you pay

\$3 more per month (if single health)

\$9 more per month (if family health)

compared to if you elect the plain, no dental health option.



State Group Health – Uniform Dental

	Uniform Dental & Preventive Plan
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



Group # 50316-001 www.deltadentalwi.com/state-of-wi

Contact Information

Phone: 844-337-8383

Hours: Monday - Friday, 7:30 am - 5 pm CST

Email: etfcustomerservice@deltadentalwi.com



State Group Health – Monthly Premiums 2022

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
UW Grad Assistants				
Individual (Only you. Single) With / Without Uniform Dental	\$51 / \$48	Not available	\$131.50 / \$128.50	Not available
Family (You + spouse +/or child[re With / Without Uniform Dental	n]) \$127.50 / \$118.50	Not available	\$328.50 / \$319.50	Not available



State Group Health – Monthly Premiums 2022

IYC Health Plan

UW Grad Assistants Individual (Only you. Single) \$51 / \$48 With / Without Uniform Dental Family (You + spouse +/or child[ren]) \$127.50 / \$118.50

With / Without Uniform Dental

If you elect the Health Plan, you must also **choose a network** of providers for the year and, unless it is an emergency, you must only visit your chosen **network** providers.

Dane County examples:

- Dean
- GHC-SC
- Quartz-UW



State Group Health – Monthly Premiums 2022

UW Grad Assistants

Individual (Only you. Single)
With / Without Uniform Dental

Family (You + spouse +/or child[ren])
With / Without Uniform Dental

If you elect the Access Plan, innetwork **providers are available nationwide**, and you even have some coverage if care is received out-of-network (even if it wasn't emergency care).



etf.wi.gov/its-your-choice/2022/22et-2107/download?inline=







Most of the IYC Health Plan networks only offer a choice of doctors with offices in **Wisconsin**.

See ETF's

- Decision Guide (pages 7-10)
 etf.wi.gov/its-your-choice/2022/22et-2107/download?inline=
- Health Plan Search webpage etf.wi.gov/its-your-choice/2022/health-plansearch/state







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

- Health Plan Search webpage etf.wi.gov/its-your-choice/2022/healthplan-search/state



How do I find out which network is best for me?

Visit the network websites and/or call them with questions. You may want to ask:

- Is my current medical provider in their network?
- I live _____ and work _____; are there clinics nearby?
- What telemedicine services do you offer?
- If I need surgery, which hospital(s) would be in-network?



Preventive Care

Preventive services covered 100%

- Federal law requires that specific preventive services provided by in-network providers be offered at no cost to you, including
 - Routine annual check-ups
 - Certain screenings for illness
 - Certain Prescriptions

Learn more:

• <u>healthcare.gov</u> > *search:* preventive



What if my care is <u>not</u> preventive?





What if my care is not preventive?

IYC Health Plan

- Visit **in-network** providers only
- No coverage if out-of-network (unless for emergency or urgent-care)



Access Plan

- May visit providers both inand out-of-network
- Less coverage if out-ofnetwork (higher out of pocket costs).





Office Visit Copays - 2022

You pay an office visit **copay** for each of your primary care & specialty visits covered in-network by the Health or Access Plans.

Visit Type	Includes	Copayment
Primary Care Office Visit (not preventive)	· General Physicians· Pediatrician· Chiropractor· Mental Health· OB/GYN	\$15
Specialty Care Office Visit	 Specialty Providers Urgent Care Vision Exam in office visit setting 	\$25
Emergency Room	· Emergency Room	\$75 (waived if admitted)



Annual Deductible - 2022

At first, you pay the full negotiated cost for your covered, in-network **x-rays, diagnostic labs, and surgical procedures**.

Medical Annual	Per person	Family maximum
Deductible	\$250	\$500

Then, if you meet the deductible for the year, the insurance begins to pay some of the cost for these types of services.



Coinsurance - 2022

If you meet the \$250* deductible, then:

you pay 10% of the negotiated cost of your other in-network covered x-rays, diagnostic labs, and surgical procedures, and the insurance company pays 90% for the rest of the calendar year.

When receiving in-network care:

- Medical Care 10/90
- Durable Medical Equipment 20/80 (e.g., wrist braces, crutches)





^{*}Family deductible is \$500, but no one person in your family incurs more than \$250 on their own if covered on the Health Plan or Access Plan.

Out of Pocket Limit - 2022

If you meet the \$1,250 medical out of pocket limit (OOPL), then:

you pay nothing (0%) for your other in-network covered office-visits, medical care, and durable medical equipment, and the insurance company will pay 100% for the rest of the calendar year.

Health Plan medical	Single	Family
OOPL	\$1,250	\$2,500

^{*}Family medical OOPL is \$2,500, but no one person in your family incurs more than \$1,250 on their own if covered on the Health Plan or Access Plan.

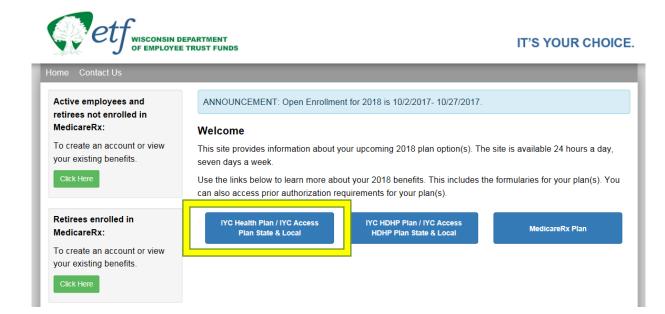


Pharmacy Benefits - 2022

How much will I pay for my prescriptions?

Search the **Navitus** formulary:

etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx





Pharmacy Benefits - 2022

Preventive	You pay \$0
Level 1	You pay \$5 per fill
Level 2	You pay 20% (up to \$50 per fill)
Level 3	You pay 40% (up to \$150 <u>and</u> the difference in cost between the Level 3 and alternate drug)
Level 4 Preferred Rx	You pay \$50 per fill

- A "fill" is usually a 30-day supply
- Serve You mail order pharmacy fills 90-days of Level 1 & 2 drugs at the cost of 60-days
- Fill Level 4 at UW Specialty Pharmacy or Lumicera



If you meet the pharmacy OOPL for a drug level:

you pay nothing (0%) for your other in-network, covered prescriptions in that level for the rest of the calendar year, and the insurance company will pay 100% of their cost.

Pharmacy OOPL Levels 1 & 2	\$600 / \$1,200
Pharmacy OOPL Level 3 & 4	\$8,750 / \$17,400



Pharmacy Benefits - 2022

Vaccines at In-Network Pharmacies



Cost: \$0, it's free!



Bring your Navitus card



Available Vaccines

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps

- Human
 Papillomavirus
 (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID-19



Overview of 2022 In-Network Coverage



Prescription drug copays (\$5, \$50) & coinsurance (20% - 40%)

If you meet the **OOPL for a Rx tier**, for rest of year you pay 0% and insurance pays 100% for prescriptions at that level for the rest of the calendar year.



Office visit copays:

You pay **\$15 or \$25** each in-network visit. \$75 copay added to ER visits.



Deductible:

You pay 100% of the first **\$250** (\$500 max per family)









If you meet deductible,

Medical Coinsurance:

You pay 10% of cost of services, insurance pays 90%

20/80 split for durable medical equipment

If you meet the **medical OOPL** (\$1,250 / \$2,500) you pay 0% and the insurance company pays 100% of most additional covered health costs (such as office visits & x-rays/ surgeries/diagnostic labs/ hospital stays) for the rest of the calendar year.



Out-of-Network Medical Coverage

IYC Health Plan



network
pharmacies
across the
country!



Out-of-Network Medical Coverage

IYC Health Plan

Examples of

Emergency Care

- Severe allergic reactions
- Severe asthma attacks
- Convulsions
- Severe bleeding
- Acute appendicitis
- Loss of consciousness
- Heart attack
- Stroke

Must use in-network ER whenever possible

Examples of

Urgent Care

- Most broken bones
- Minor cuts
- Sprains
- Most drug reactions
- Non-severe bleeding
- Minor burns

Must use in-network urgent care if you are in your network service area



Out-of-Network Medical Coverage

Access Plan









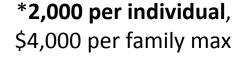




for the first \$500/person of covered medical services received out-of-network

Then you pay 30% of any additional covered medical costs and the insurance company pays 70%

If you meet the outof-network OOPL,* then you pay 0% and the insurance pays 100% of additional out-of-network covered medical costs.



Choosing Your Health Plan

Which option is best for you?





Where do I find more details?
Where are the networks' phone numbers?
I have more questions about coverage!

etf.wi.gov/benefits-by-employer > University of Wisconsin System

- Search by WI County: etf.wi.gov/its-your-choice/2022/health-plan-search/state
- Contact a health plan: etf.wi.gov/its-your-choice/health-benefits/health-plan-and-vendor-contact-information
- Frequently Asked Questions: etf.wi.gov/its-your-choice/2022/health-benefits/frequently-asked-questions
- Other ETF resources: etf.wi.gov/its-your-choice/2022/state-employee-retiree-health-plan/resources



When will my health coverage (and, if elected, uniform dental) begin?

Effective 1st of the month following date of eligible hire (or on date of hire if hire date *is* the 1st)

Examples:

Date of Hire: 01/01/2022

Health effective: 01/01/2022

Date of Hire: 01/06/2022

Health effective: 02/01/2022





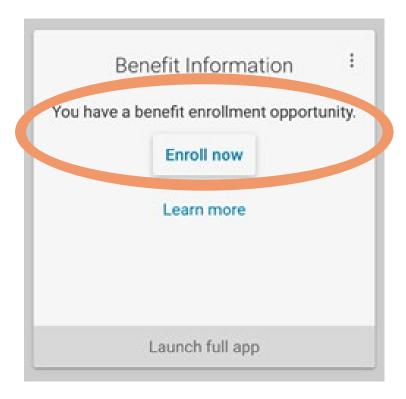
Enroll (or waive)

We must receive your selections by your 30-day deadline.

Submit your benefits choices online

To submit your benefit decisions online:

- Go to the **Benefit Information** tile
- Click the "Enroll now" button





Example screenshot of online Health enrollment screen

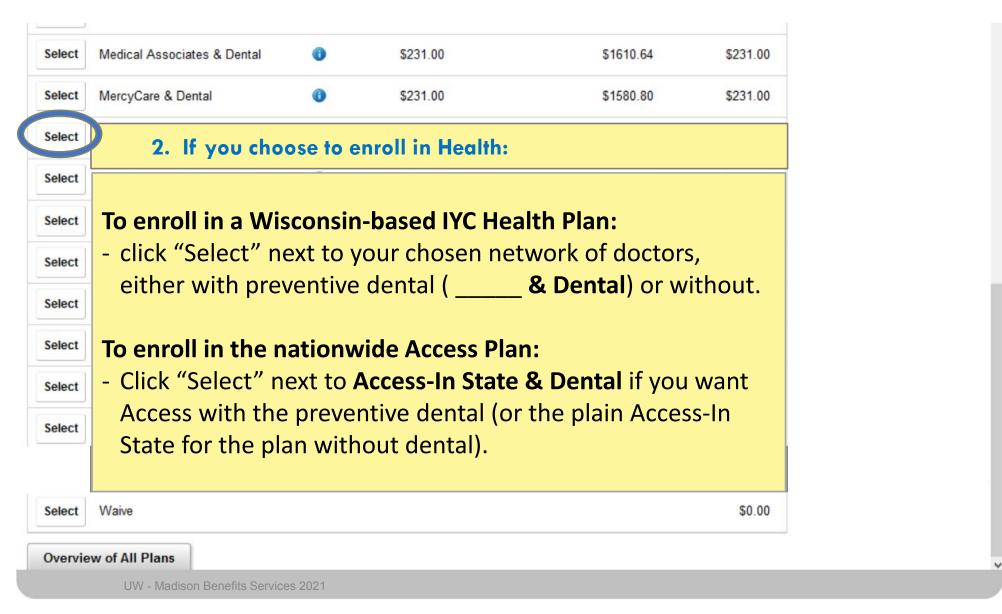
Reached through my.wisc.edu > Benefit Information > "Enroll now"

elect	Medical Associates & Dental	•	\$231.00	\$1610.64	\$231.00
elect	MercyCare & Dental	•	\$231.00	\$1580.80	\$231.00
Select	Network Health & Dental	0	\$231.00	\$1865.40	\$231.00
Select	Quartz Community & Dental	0	\$231.00	\$1820.04	\$231.00
Select	Quartz UW Health & Dental	0	\$231.00	\$1539.84	\$231.00
Select	Robin & Dental	0	\$231.00	\$1829.14	\$231.00
Select	State Maintenance & Dental	0	\$231.00	\$2263.30	\$231.00
Select	WEA Trust East & Dental	0	\$231.00	\$1877.40	\$231.00
elect	WEA Trust W Chip Val & Dental	0	\$231.00	\$1924.14	\$231.00
elect	WEA Trust West Mayo & Dental	•	\$231.00	\$1923.90	\$231.00
	1. The default	is "Wo	ıive."		
Select	Waive				\$0.00



Example screenshot of online Health enrollment screen

Reached through my.wisc.edu > Benefit Information > "Enroll now"







Enroll (or waive)

We must receive your selections by your 30-day deadline.

If you cannot submit online, hand-in a paper application form.

hr.wisc.edu/benefits/state-grouphealth-insurance



Health Insurance Application/Change

Wisconsin Department of Employee Trust Funds PO Box 7931 Madison WI 53707-7931 1-877-533-5020 (toll free) Fax 608-267-4549 etf.wi.gov

There are certain times throughout the year when you may enroll in health insurance or change your coverage. Visit etf.wi.gov/benefits-by-employer to learn more about choices available to you and see instructions on how to enroll. Return this completed form to your employer. Please print clearly. Please read the terms and conditions on page 5. Your health insurance deductions will be taken pre-tax unless you request they be taken post-tax. Contact your employer to make this change or submit the Employee Reimbursement Accounts Program Automatic Premium Conversion Waiver/Revocation of Waiver (ET-2340) to your employer.

1. Applicant Information, Only the subscriber applying for coverage/making a change should complete this form

Check here if your nan	ne, phone	, address	, email or mar		chang	ged: List	updat	ed int	ormati	ion below
Name First	M.I.	Last				F ID		SSI		
					-					
Former/Maiden (if appl	icable)		Telep	hone	Fn	nail				
r omionmaidon (ii app	ioabio,		Тоюр	110110		iidii				
Mailing address (Stree	4)		City			State	ZIP o	ode	-	ountry
Mailing address (Stree	L)		City			State	ZIF	Joue	Ü	ountry
Blat. data			0 1							
Birth date (mm/dd/yyyy)			Gender Primary care physician or clinic Male Female							
Check your marital sta	tus:		■ Married			ivorced			Wido	wed
Single (no cha	ange date	required)	Date:		D	ate:		. –	Date:	
				/DD/YYYY)		(MM/DD/YYY	Y)			(MM/DD/YYYY)
Please check which ap										
Employee	Gradua	te assista	nt COBR	A recipient	Surv	viving depende	ent			
2. Spouse Informat	ion (if ad	ding or cov	vered on your p	olan)						
Name First	M.I.	Last			Forme	ormer/Maiden		SSI	N	
Birth date (mm/dd/yyyy)			Gender		Prim	nary care phys	ician	or cli	nic	
			Male	Female						
Check here if your spo	use's info	rmation h	as changed:							
2 Dependent Inform	nation (E - deline -		alaa, His a		diam'na	1			
3. Dependent Inform	,	-	covered on yo	our plan; this o	ioes no			73	- 5	Г
	space is n		SSN Birth date	e (Relationship (child,		Disabled (Y/N)	Primary care		
First M.I. La	st		55N	(mm/dd/yyyy)	<u>≽</u> ĕ	dependent of minor dependent)			Check if removing	physician or clinic
			Applied For							
			Applied For							
							_			
			Applied For							
							-			
			Applied For							
			Applied For							
Is any dependent listed	-				es _	No				
If yes, name of parent:							_			

non-citizen eligible dependent, click on the following link and complete this form:

Health Insurance ID cards



If you enroll in the Health insurance, you will receive two or three ID cards.

- 1. A card from your chosen **insurance network** (e.g., Dean or WEA Trust), and
- 2. A card from **Navitus**, the pharmacy benefits manager, and
- 3. (if you selected the "...and dental" option):
 A card from **Delta Dental** for preventive,
 Uniform Dental



Health Insurance ID cards



How will the cards be sent to me?

The insurance plans mails them to you.

- Make sure your Home and Mailing addresses listed at my.wisc.edu > Personal Information are accurate.
- Click "Update My Personal Information" and update your address if a correction is needed.





hr.wisc.edu/benefits/grad

HEALTH INSURANCE

- State Group Health Insurance
 - Uniform Dental Benefits (preventative care)
 Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

• Flexible Spending Accounts

Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
 Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRP))
 Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
 Not available to fellows, scholars, and some postdocs



WHY LIFE INSURANCE?

Life insurance pays a benefit (an amount of money) to your beneficiary (a person, persons, or charity of your choice) if you die while covered by the plan.



Protect your family's home



Provide for childcare & education



Replace lost household income



Leave a charitable gift



WHY LIFE INSURANCE?

You might consider electing employee life insurance:

- if someone in your life relies upon your earnings to pay bills (e.g., rent or mortgage or car payment)
- to cover the cost of your funeral



Protect your family's home



Provide for childcare & education



Replace lost household income



Leave a charitable gift



WHY LIFE INSURANCE?

If you enroll in a life insurance plan:

- Submit a beneficiary designation form to the insurance company so that,
 if you die, they know who should be paid the benefit.
- The beneficiary designation forms for each life insurance plan are online: wisconsin.edu/ohrwd/benefits/beneficiary



Protect your family's home



Provide for childcare & education



Replace lost household income



Leave a charitable gift



Enroll in neither, one, or both optional life insurance plans:

• Individual & Family life (benefit starts at \$20,000, can increase annually until \$300,000)

• **UW Employees, Inc. life** (benefit pays based on your age at time of death)



Enroll in neither, one, or both optional life insurance plans:

Individual & Family life
 Cost depends on level of coverage elected.

• UW Employees, Inc. life Cost depends on your age.



Enroll in neither, one, or both optional life insurance plans:

• Individual & Family life Coverage also available for your family

• UW Employees, Inc. life Coverage only on your life (not your family)



Enroll during your first 30-days.

- Individual & Family life
- UW Employees, Inc. life

If you don't enroll, you waive by default.



Enroll during your first 30-days.

- Individual & Family life
- UW Employees, Inc. life

If you don't enroll, you waive by default.

If you apply late (after your first 30-days):

Use a special application form called
 Evidence of Insurability and share your medical information.

Late enrollment is **not guaranteed** – your application may be denied.



LIFE INSURANCE

Where do I find plan details?

Ask ALEX! - wisconsin.edu/ohrwd/benefits/alex

<u>hr.wisc.edu</u> > Benefits

- Individual and Family (I&F)
- > UW Employees Inc.

Resource: <u>How much life insurance is enough?</u>





LIFE INSURANCE

When will my coverage begin?

When elected timely as a new hire, your life insurance is effective the **first of the month following 30 days** from your date of hire.







hr.wisc.edu/benefits/grad

HEALTH INSURANCE

- State Group Health Insurance
 - Uniform Dental Benefits (preventative care)
 Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

• Flexible Spending Accounts

Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance
- UW Employees inc. Life insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
 Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRP))
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- Wisconsin Deferred Compensation 457(b)
 Not available to fellows, scholars, and some postdocs



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) AND ACCIDENT INSURANCE OPTIONS

Enroll in neither, one, or both:

 The UW's Accidental Death and Dismemberment (AD&D) with Zurich

 The State of Wisconsin's Accident Plan with Securian







ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)





ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Benefit Amounts	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Employee Cost* (Per Month)	\$.73	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25	\$8.70	\$10.15	\$11.60	\$13.05	\$14.50
Family Cost* (Per Month)	\$1.10	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20	\$15.40	\$17.60	\$19.80	\$22.00

Overview of Coverage and Benefits:

Coverages:

- 24/7 Accident Protection
- Optional Dependent Coverage

Dismemberment Schedule (% Princ. Sum to \$500K):

- Both hands or both feet: 100%
- One hand and one foot: 100%
- One hand or One foot plus sight of one eye: 100%
- Sight of both eyes: 100%
- Speech and hearing: 100%
- Speech or hearing: 50%
- One hand; one foot; or sight of one eye: 50%
- Thumb and index finger same hand: 25%

Covered Loss of Use of:

- Four Limbs: 150%Three Limbs: 75%
- Two Limbs: 66 2/3%
- One Limb: 50%

Additional Benefits:

- Additional Dismemberment Benefit for Children
- Car Jacking Benefit
- Continuation of Insurance Benefit
- Day Care Benefit
- Hearing Aid or Prosthetic Appliance Benefit
- Higher Education Benefit

Additional Benefits, continued:

- Home Alteration & Vehicle
 Modification Benefit
- Natural Disaster Benefit
- Seat Belt/Air Bag Benefit
- Spouse Retraining Benefit
- Surviving Spouse Benefit
- Therapeutic Counseling Benefit
- Travel Assistance Benefit
- Identity Theft (Effective January 1, 2019)
- Critical Burn Benefit (Effective January 1, 2019)
- Rehabilitation Benefit (Effective January 1, 2019)



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Benefit Amounts	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Employee Cost* (Per Month)	\$.73	\$1.45	\$2.90	\$4.35	\$5.80	\$7.25	\$8.70	\$10.15	\$11.60	\$13.05	\$14.50
Family Cost* (Per Month)	\$1.10	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20	\$15.40	\$17.60	\$19.80	\$22.00

If you have family coverage and you have:

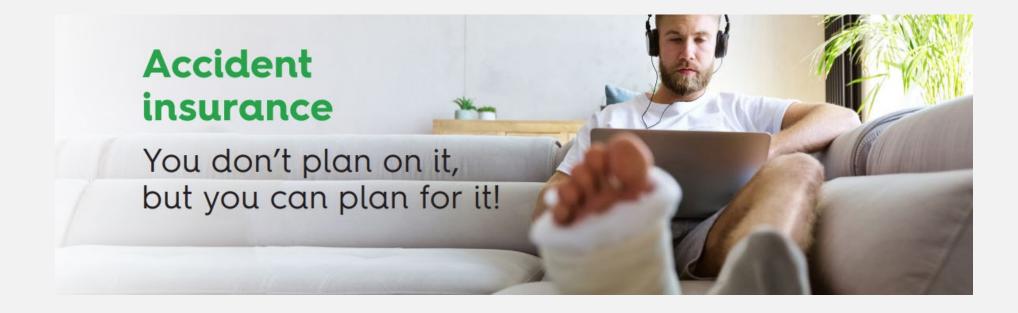
•	Spouse/domestic partner, no dependent child(ren)	60%	n/a
•	Dependent children, no spouse/domestic partner	n/a	20%
•	Spouse/domestic partner & dependent child(ren)	15%	15%

Spouse/domestic partner max \$300k; dependent child(ren) max \$50k



ACCIDENT PLAN







ACCIDENT PLAN



How much does accident insurance cost?

Employee only	\$4.38
Employee and spouse	\$6.26
Employee and child	\$8.44
Employee and family	\$12.32



ACCIDENT PLAN



If you have an accident and make a claim, 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 (up to \$100,000)



DENTAL



hr.wisc.edu/benefits/grad

HEALTH INSURANCE

- State Group Health Insurance
 - Uniform Dental Benefits (preventative care)
 Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

• Flexible Spending Accounts

Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
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 Mandatory for some Academic Staff
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SUPPLEMENTAL RETIREMENT PLANS

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Delta Dental – Monthly Premiums 2022

Individual

Individual + Child(ren)

Individual + Spouse

Family

Preventive Plan	Select Plan	Select Plus Plan
\$34.72	\$9.76	\$20.98
	\$19.52	\$41.96
	\$13.16	\$38.96
\$86.80	\$23.40	\$64.28



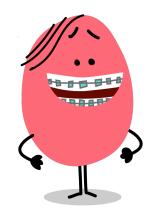
Delta Dental

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers	Delta Dental PPO	Delta Dental PPO & Premier providers
Annual deductible	None	\$100 / person	\$25 / person
Annual benefit max	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Emergency pain relief	80%	No coverage	No coverage
Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%



Delta Dental

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500



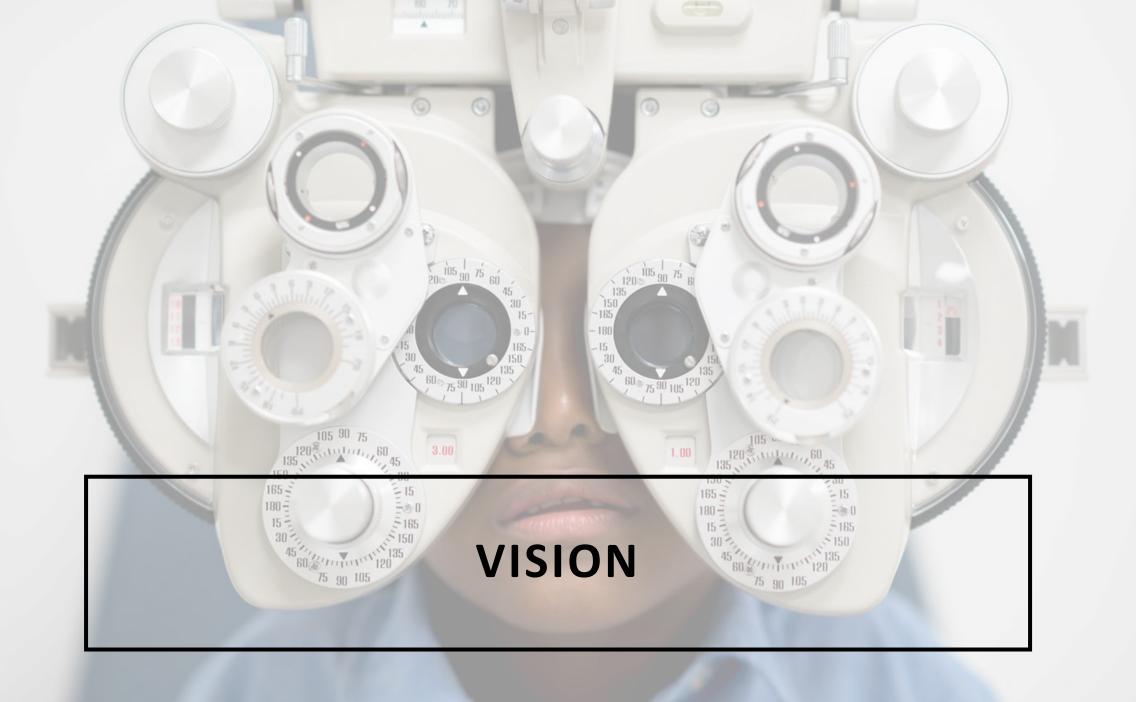
Plan Administrator



1-844-337-8383 deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.







hr.wisc.edu/benefits/grad

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DeltaVision – Monthly Premiums 2022

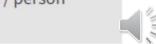
Individual	Individual + Spouse	Individual + Child(ren)	Family
\$5.72	\$11.42	\$12.88	\$20.58



DeltaVision

	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/lens copay	\$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





DeltaVision

ion	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	

More coverage information at <u>deltadentalwi.com/state-of-wi-vision</u>



DeltaVision – visit in-network providers



INSIGHT NETWORK

eyemedvisioncare.com

1-844-337-8383











USE MY LOCATION OR SEARCH BY ZIP

Search for an eye doctor

Here are a few tips to get you started:

- Choose your vision network from the drop down.
 Don't know your network? No problem. Select "I don't know" and we'll find eye doctors on our smallest network, Advantage. Or, log into Member Web for your exact plan and network results.
- Enter either your 5-digit zip code or select "Use my location."
 We'll take it from there.
- Use filters to narrow your results.
 Once you see your search results you can filter by brands you love, hours, specific technology and more.

Looking for a specific eye doctor or retailer?

Click the "Search by doctor" tab to zero in.

In-network online providers

As always, you may also consider one of our many in-network online options including <u>Glasses.com</u>, <u>ContactsDirect.com</u>, <u>LensCrafters</u>, <u>Ray-Ban</u>, and <u>Target Optical</u>





hr.wisc.edu/benefits/grad

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Flexible Spending Accounts
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 Not available to fellows, scholars, and some postdocs



Most UW employees are eligible to participate in pretax spending accounts:

- Employees covered by the WRS, except for limited term employees (LTEs)
- Project employees
- Rehired annuitants
- Student hourly employees
- Graduate Assistants (e.g., TA and RA)
- Certain Post Grad Trainees

But non-service appointees are **not** eligible:

- University Staff Temporary (i.e., LTEs)
- Fellows
- Scholars
- Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees





FLEXIBLE SPENDING ACCOUNTS (FSA)







You may send money from your paychecks into an account with Optum/ConnectYourCare (CYC). The money you send to a 2022 FSA is not part of your taxable income for 2022.

For example (assuming a 25% tax):

No FSA

\$200 earned

- \$50 (tax)

\$150 on your paycheck to spend on anything

With FSA

\$200 earned \rightarrow and sent to FSA \rightarrow

- \$0 tax withheld

\$0 on your paycheck

\$200 in FSA

to spend on qualifying expenses incurred in 2022



You are meant to **spend all the money** you send to the 2022 FSA **by December 31, 2022**; you will forfeit some or all your account balance if not incurred and claimed by deadline.

No FSA

\$200 earned

- \$50 (tax)

\$150 on your paycheck to spend on anything in 2022 or to save for a future year

For example:

With Dependent [Daycare] FSA

\$200 earned \rightarrow and sent to FSA \rightarrow

- \$0 tax withheld

\$0 on your paycheck

\$200 into Dependent FSA

if not used on qualifying 2022 expenses, is forfeit (you lose the money)



WHAT DO YOU MEAN BY "QUALIFYING EXPENSES"?

See Optum Financial's list and resources.

Some money you may spend on medical, dental, or vision care or childcare bills may not need to be taxed – you could use a pretax FSA to pay for them.

For example:

• If you pay a \$15 copay as your share of the cost for a medical office visit, you may use your pretax Health FSA balance to pay that \$15 bill.

WHAT DO YOU MEAN BY "INCUR IN 2022"?

The date you receive the service is the date you incurred the service (even if you pay the bill later).

For example:

- Office visit on December 1, 2021 charges \$15 copay.
 The \$15 was incurred in 2021, so you cannot use your 2022 Health FSA, even if the bill doesn't arrive in the mail until January 2022.
- Office visit on December 1, 2022 charges \$15 copay.
 The \$15 was incurred in 2022 and thus you may use your 2022 Health FSA balance.



FSA – examples of eligible expenses

Health (aka Medical) FSA \$2,750 maximum election





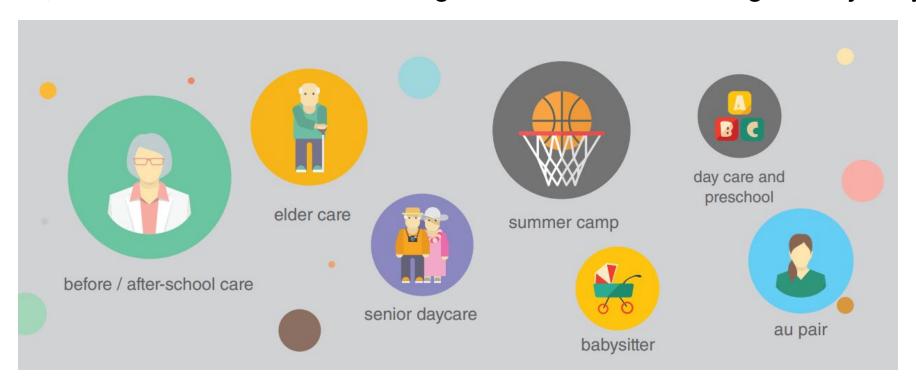




FSA – examples of eligible expenses

Dependent [Day] Care

\$5,000 maximum election if single or if married and filing taxes jointly*









Spend it by end of year. Use it or lose it!

- If you don't spend your entire **2022 Health FSA** election balance in 2022, you forfeit any money left over \$550.
 - If your balance is \$550 or less, that will continue to roll over into the next year and the next until it's spent or until your eligible employment ends.
- If you don't spend your entire **2022 Dependent Daycare FSA** election balance in 2022, you forfeit all the unspent money.



Effective the 1st of the month on or following eligible hire.

Annual election divided over remaining 2022 checks.

Examples:

DOH: 01/01/2022

FSA effective: 01/01/2022

DOH: 01/06/2022

FSA effective: 02/01/2022

- Over a full year, most employees will have 24 deductions, but
- Your 2022 election would be divided over fewer than 24 checks because this year has already started.
- See the 2022 pay calendar count how many paychecks you will have in 2022: <u>uwservice.wisconsin.edu/docs/publications/</u> 2022-biweekly-payroll-calendar.pdf







Health and Limited Purpose

Prefunded –

the entire amount of money you pledged to contribute for the year 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 –
 no money is in the account until 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

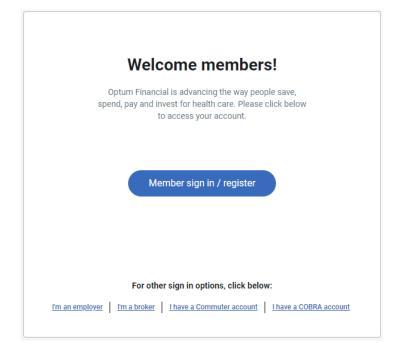






Register online as a new user

https://secure.optumfinancial.com/portal/CC



Download the smartphone app

Download the Optum Financial app

Enjoy an easier way to manage your flexible spending account. You can pay bills, view transactions, upload receipts and more. Download today on your Apple or Android device.











Deadlines for FSA 2022

You **must** incur your claims (visit your doctor, pick-up your prescription medications at the pharmacy) on or after your FSA effective date, but not later than December 31, 2022.*

- A claim incurred *before* your 2022 FSA is effective is **not** eligible for the 2022 FSA.
- A claim incurred after your 2022 FSA ends will not be eligible for the 2022 FSA.

You **must** submit all required claims documentation to CYC not later than March 31, 2023.

- A claim received by CYC after 03/31/23 will not be eligible for the 2022 FSA.
- Claims are processed more smoothly if you submit your 2022 claims in 2022 rather than waiting until March 2023.

^{*}If your eligible employment ends before 12/31/22 you will have an earlier deadline; talk to CYC or your HR contact if your employment ends.







Parking and Transit accounts

 Parking account – up to \$270/month for certain work-related parking costs.



- Transit account up to \$270/month for certain transit costs for your commute to work.
- Money is available as you deposit it. Enroll, change, or stop at any time.
 Unspent dollars roll over to be used the next year.

If you have a **UW Transportation Services** parking permit:

- An annual base lot permit, if paid through payroll deduction, is already pre-tax.
 (do not also enroll in this Parking account)
- A Flex Parking permit means you use a debit or credit card and pay to park only on days when
 you use the lot. A Multi-day parking pass is good for 5 uses and is prepaid using a debit or
 credit card. (maybe you do want to contribute some money to this pretax Parking account?)











hr.wisc.edu/benefits/grad

HEALTH INSURANCE

- State Group Health Insurance
 - Uniform Dental Benefits (preventative care)
 Optional add-on to State Group Health Insurance

SUPPLEMENTAL INSURANCE

- Delta Dental Insurance
- DeltaVision Insurance

SPENDING ACCOUNT

• Flexible Spending Accounts

Not available to fellows, scholars, and some postdocs

LIFE INSURANCE

- Individual and Family Group Life Insurance
- UW Employees Inc. Life Insurance
- Accidental Death and Dismemberment Insurance
- University Insurance Association Life Insurance
 Mandatory for some Academic Staff
- Accident Insurance

SUPPLEMENTAL RETIREMENT PLANS

- UW 403(b) Supplemental Retirement Program (SRP))
 Not available to fellows, scholars, and some postdocs
- Wisconsin Deferred Compensation 457(b)
 Not available to fellows, scholars, and some postdocs



All UW employees are eligible to participate in the supplemental retirement plans:

- Employees covered by the WRS
- Project employees
- Rehired annuitants
- Student hourly employees
- Graduate Assistants (e.g., TA and RA)
- Certain Post Grad Trainees

But non-service appointees are **not** eligible:

- Fellows
- Scholars
- Graduate Interns & Trainees
- Post-Doctoral Fellows, Scholars, & Trainees





Supplemental Retirement Plans 2022

UW's 403(b)

- Pre- and Post-Tax (Roth) options
- No employer match
- No minimum contribution
- Contribute up to \$20,500 in 2022
 (or \$27,000 maximum if age 50+)

 Admin fees based on account balance and recordkeeper

State's 457(b)

- Pre- and Post-Tax (Roth) options
- No employer match
- No minimum contribution
- Contribute up to \$20,500 in 2022 (or \$27,000 maximum if age 50+)

Admin fees once account > \$5,000



Supplemental Retirement Plans 2022

To enroll in UW's 403(b)

• <u>EZ Enrollment</u> (send to <u>benefits@ohr.wisc.edu</u>)

Or set-up an account on the provider's website and then submit

Salary Reduction Agreement (SRA)
 (send to <u>benefits@ohr.wisc.edu</u>)

To change your 403b deduction:

- Log into <u>my.wisc.edu</u> and under the Benefits Information tile, click "Launch full app." Scroll to the bottom of the page and click "Update 403(b) SRP Deductions."
- Or submit a completed SRA (send to benefits@ohr.wisc.edu)

To enroll in State's 457(b)

- wdc457.org and REGISTER
 - Plan Enrollment Code* is CuPc5JCM

Or call WDC

- 1-877-457-9327
 - Be sure to mention you have a Plan Enrollment Code

To change your 457b deduction:

 Log into your account at wdc457.org and use slider bars to view how different amounts will affect pay and savings. Click on "Review change(s)." Click on "Submit your change(s)."



Free UW Retirement Information Sessions



Starting to Save

15-30 years until retirement

- UW's three retirement plans
- Free & reduced-cost resources
- How your pension is calculated & what you can do to increase its value
- What if your employment ends before retirement?
- Saving sick leave for retirement or use it when ill?



Mid-Career Retirement Check-In

5-15 years until retirement

- UW's three retirement plans
- Estimate your future WRS pension
- What happens to your money if your employment ends before retirement?
- Estimate the value of your sick leave in retirement



Ready to Retire

0-5 years until retirement

- What is the WRS?
- Your pension: how is it calculated?
 How much will it be?
- Retiree health insurance and how you'll pay for it
- Other insurance at end of employment
- Is there a best day/month to retire?



I got married last week

I am adopting a child

I am turning 26 and will lose coverage on my parent's insurance My divorce was finalized today

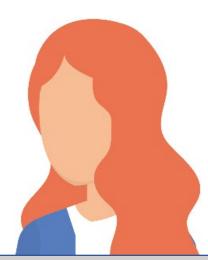
My spouse's new insurance starts next month











Email benefits@ohr.wisc.edu within 30 days of major life events



UW-MADISON

BENEFITS SERVICES

benefits@ohr.wisc.edu benefits.wisc.edu/grad



