Benefits 2023: What You Need to Know

Annual Benefits Enrollment

**Dates:** September 26 – October 21, 2022

**For:** Benefits Changes Starting January 1, 2023
Presented By:

Thomasin Propson
Benefits Specialist, UW-Madison

Office of Human Resources, Benefits Services

benefits.wisc.edu/2023
benefits@ohr.wisc.edu
Presented By:

Thomasin Propson
Benefits Specialist, UW-Madison

Recorded on
09/30/2022

benefits.wisc.edu/2023
benefits@ohr.wisc.edu

Office of Human Resources, Benefits Services
Please:
- mute your microphone.
- write your questions in the Q&A. (Ask: “All Panelists”)

We will:
- write answers in the Q&A first.
- take breaks to read questions and answers aloud.
Prepare
- What insurance do you have now?
- How will plans change in 2023?

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 21, 2022 at 4:30pm.
You (everyone!) should review your Self-Service portal for 2023:

- confirm or update what is listed for your benefits, and
- submit for official records.
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- **confirm or update** what is listed for your benefits, and
- submit for official records.

### Act

<table>
<thead>
<tr>
<th>Category</th>
<th>Current Waive</th>
<th>New Waive</th>
<th>Status</th>
<th>Pay Period Cost</th>
<th>Review</th>
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</thead>
<tbody>
<tr>
<td>State Group Health</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
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</tr>
<tr>
<td>Preventive Dental</td>
<td></td>
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<td>$0.00</td>
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<tr>
<td>Supplemental Dental</td>
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<td>$0.00</td>
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<tr>
<td>Vision Insurance</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Ind &amp; Fam Life - Employee</td>
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<td></td>
<td></td>
<td>$0.00</td>
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<tr>
<td>Ind &amp; Fam Life - Child(ren)</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
<td></td>
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<tr>
<td>AD&amp;D</td>
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<td></td>
<td></td>
<td>$0.00</td>
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<tr>
<td>Accident Insurance</td>
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<tr>
<td>FSA Medical</td>
<td></td>
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<tr>
<td>FSA Dependent Day Care</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Health Savings Account</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
Prepare

- Attend *Benefits 2023: What you need to know* (or watch a recorded session)

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

- Use the Wisconsin Department of Employee Trust Funds (ETF)'s resources: [etf.wi.gov](http://etf.wi.gov)
Benefits 2023: What You Need to Know

5 English presentations will be offered online using Webex during ABE:

<table>
<thead>
<tr>
<th>Presentation Date</th>
<th>Time</th>
<th>Link to attend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weds, Sept 28, 2022</td>
<td>1:00 – 2:00 p.m.</td>
<td>[go.wisc.edu/vgio7b]</td>
</tr>
<tr>
<td>Thurs, Sept 29, 2022</td>
<td>10:00 – 11:00 a.m.</td>
<td>[go.wisc.edu/x3fnfb]</td>
</tr>
<tr>
<td>Tues, Oct 4, 2022</td>
<td>9:00 – 10:00 a.m.</td>
<td>[go.wisc.edu/u0n6n6]</td>
</tr>
<tr>
<td>Thurs, Oct 13, 2022</td>
<td>5:00 – 6:00 p.m.</td>
<td>[go.wisc.edu/l5d40p]</td>
</tr>
<tr>
<td>Fri, Oct 14, 2022</td>
<td>1:00 – 2:00 p.m.</td>
<td>[go.wisc.edu/z5bg29]</td>
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</table>
Prepare In Person

Benefits 2023: What You Need to Know

4 English presentations will be offered in person during ABE:

<table>
<thead>
<tr>
<th>Presentation Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon, Oct 3, 2022</td>
<td>9:15 – 10:15 a.m.</td>
<td>Marquee Cinema, Union South</td>
</tr>
<tr>
<td>Mon, Oct 3, 2022</td>
<td>10:30 – 11:30 a.m.</td>
<td>Marquee Cinema, Union South</td>
</tr>
<tr>
<td>Mon, Oct 3, 2022</td>
<td>1:15 – 2:15 p.m.</td>
<td>Marquee Cinema, Union South</td>
</tr>
<tr>
<td>Thurs, Oct 6, 2022</td>
<td>11:00 p.m. – 12:30 a.m.</td>
<td>Health Science Learning Center (HSLC)</td>
</tr>
</tbody>
</table>

Late Night Session
Benefits 2023: What You Need to Know

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

<table>
<thead>
<tr>
<th>Presentation Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weds, Oct 5, 2022</td>
<td>9:30 – 11:15 a.m.</td>
<td>Gordon Commons</td>
</tr>
<tr>
<td>Thurs, Oct 6, 2022</td>
<td>11:00 p.m. – 12:30 a.m.</td>
<td>Health Science Learning Center (HSLC)</td>
</tr>
<tr>
<td>Late Night Session</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Prepare In Person

- Spanish
- Hmong
- Tibetan
- Chinese
- Nepali
Prepare

- Attend Benefits 2023: What you need to know (or watch a recorded session)

- Check your current benefits at my.wisc.edu (click Benefit Information)

- Use the Wisconsin Department of Employee Trust Funds (ETF)’s resources: etf.wi.gov
Log in: MyUW portal (my.wisc.edu)

Click: Benefit Information

Prepare
Log in: MyUW portal (my.wisc.edu)

Click: Benefit Information

Prepare
Or Log in: MyUW portal (my.wisc.edu)

Click: Payroll Information

Prepare
Prepare

Log in: MyUW portal (my.wisc.edu)

Click: Payroll Information

Your Earnings Statement shows what you paid for in 2022:
- insurance plans
- benefits like parking and retirement
Prepare

Log in: MyUW portal (my.wisc.edu)

Click: Payroll Information

Your Earnings Statement shows what you paid for in 2022:
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Prepare

ETF’s Decision Guide 2023

etf.wi.gov/its-your-choice/2023/23et-2107
Prepare

etfwi.gov/video/choosing-plan-design
What should you think about for Health?

• Opt-Out Incentive 2023
  • Enroll or re-enroll (you must elect it each fall if you want it for the next year)
• Health insurance coverage
  • New enrollment
  • Review and confirm your health plan, network, and family members covered
  • Change your health plan design
  • Change your chosen group of in-network providers
  • Add or remove family members
  • Add or remove preventive Uniform Dental
  • Waive
Do you like the coverage you already have?

You still **must** make a **new election** for 2023 if you want:

- High Deductible Health Plan coverage for 2023 (HDHP or Access HDHP); you must re-elect the Health Savings Account (HSA) for 2023
- Opt-Out Incentive for 2023

**You must make a new election for 2023** if you have:

- **WEA Trust** as your health provider, including if on the Access Plan 2022
Do you like the coverage you already have?

You still **might need to make a new election** for 2023:
- Review your plan’s provider coverage for 2023.
  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!**

Health Insurance Changes

What will change January 1

• Health premiums increase
  - Most will pay an additional $1.00 - $6.50 per biweekly paycheck.

• WEA Trust plans end. If you have a 2022 WEA Trust plan, you **must** **act** now and
  - Elect a new health plan for 2023, or
  - Apply for the 2023 Opt-Out Incentive, or
  - Waive 2023 health.

What will not change January 1

• How your insurance works
  - same deductibles, copays & coinsurance

• Dane county IYC Health and HDHP provider networks:
  - Dean Health Plan
  - GHC – South Central Wisconsin
  - Quartz – UW Health
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Health Insurance Changes

WEA Trust No Longer Available - Action Required

If you are currently enrolled in a WEA Trust health plan, you must enroll in a new health plan during open enrollment. WEA Trust Plans include:

- Access Plan by WEA Trust
- State Maintenance Plan (SMP) by WEA Trust
- Medicare Plus by WEA Trust
- WEA Trust – East
- WEA Trust West – Chippewa Valley
- WEA Trust West – Mayo Clinic Health System

If you do not enroll in a new health plan, you won’t have coverage as of January 1, 2023.
# Health Insurance Changes

## New Administrators

<table>
<thead>
<tr>
<th>If Your 2022 Plan is:</th>
<th>To Continue Coverage in 2023, You Must Enroll in:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access Plan by WEA Trust</td>
<td>Access Plan by Dean Health Plan</td>
</tr>
<tr>
<td>State Maintenance Plan (SMP) by WEA Trust</td>
<td>SMP by Dean Health Plan</td>
</tr>
</tbody>
</table>
# Health Insurance Changes

<table>
<thead>
<tr>
<th>If Your 2022 Plan is:</th>
<th>WEA Trust – East</th>
<th>WEA Trust West – Chippewa Valley</th>
<th>WEA Trust West – Mayo Clinic Health System</th>
</tr>
</thead>
<tbody>
<tr>
<td>For 2023, You May Want to Consider:</td>
<td>For Advocate Aurora Health providers:</td>
<td>For Marshfield Clinic providers:</td>
<td>For Mayo Clinic Health System providers:</td>
</tr>
<tr>
<td></td>
<td>- Common Ground</td>
<td>- GHC of Eau Claire</td>
<td>- Dean Health Plan – Prevea360 West and Mayo Clinic Health System</td>
</tr>
<tr>
<td></td>
<td>- HealthPartners Southeast</td>
<td>- Greater Wisconsin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Robin with Health Partners</td>
<td>- GHC of Eau Claire River Region</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For Marshfield Clinic providers:</td>
<td>- Security Health Plan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- GHC of Eau Claire Greater Wisconsin</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
See the full list of health networks and provider listings on ETF’s website:

etf.wi.gov/its-your-choice/2023/health-plan-search/state
Health Insurance Changes

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Health Insurance Changes

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[etf.wi.gov/its-your-choice/2023/health-plan-search/state]
If you plan to seek medical care outside Wisconsin in a surrounding state (e.g., Illinois, Iowa, Michigan, Minnesota), there may be an IYC Health Plan network that will offer you in-network options.

See ETF’s website for more details:

etf.wi.gov/its-your-choice/2023/health-plan-search/state
Health Insurance

- choose 1 design

Regional, WI-based designs:
- IYC Health Plan
  - Care from in-network providers only
- High Deductible Health Plan (HDHP)
  - No coverage if out-of-network (except for urgent or emergency care)

You must enroll in HSA every year

Nationwide designs:
- Access Plan
  - Care from providers in-network and out-of-network
- Access HDHP
  - Less coverage if out-of-network (you pay more for these services)

You must enroll in HSA every year
Choosing a Plan Design
For state & UW employees

Watch ETF video
etf.wi.gov/video/choosing-plan-design
# Health Insurance Costs

shown as monthly premiums*

See page 4 of ETF's 2023 Decision Guide

<table>
<thead>
<tr>
<th></th>
<th>IYC Health Plan</th>
<th>High Deductible Health Plan (HDHP)</th>
<th>Access Plan</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Active Employees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$104 / $100</td>
<td>$39 / $35</td>
<td>$245 / $241</td>
<td>$180 / $176</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$257 / $248</td>
<td>$96 / $87</td>
<td>$608 / $599</td>
<td>$447 / $438</td>
</tr>
<tr>
<td><strong>UW Grad Assistants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td></td>
<td></td>
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<td>With / Without Uniform Dental</td>
<td>$54 / $50</td>
<td>Not available</td>
<td>$124.50 / $120.50</td>
<td>Not available</td>
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<tr>
<td>Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$133 / $124</td>
<td>Not available</td>
<td>$308.50 / $299.50</td>
<td>Not available</td>
</tr>
</tbody>
</table>

*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*

<table>
<thead>
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<th></th>
<th>IYC Health Plan</th>
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<td></td>
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<td></td>
</tr>
</tbody>
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*If you have Health insurance, the monthly premium will be divided between your “A” and “B” biweekly paychecks.

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-South Central WI
- Quartz – UW Health
If you elect or re-elect the Access Plan or the Access HDHP, in-network providers are available nationwide.

- **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

**Health Insurance Costs**

Shown as monthly premiums*

<table>
<thead>
<tr>
<th>Access Plan</th>
<th>Access HDHP</th>
</tr>
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<tbody>
<tr>
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<td>Not available</td>
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</table>

*If you have Health insurance, the monthly premium will be divided between your “A” and “B” biweekly paychecks.
The 2023 monthly insurance premiums will
• be split between your biweekly “A” and “B” paychecks.*
• prepay for the next month’s coverage.

For example:
• Dec A - prepays for 1\textsuperscript{st} half of Jan 2023 premiums
• Dec B - prepays for 2\textsuperscript{nd} half of Jan 2023 premiums
• Dec C - usually no insurance premium deductions

* See uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2023.pdf
# Health Insurance Costs

*shown as monthly premiums*

<table>
<thead>
<tr>
<th>Employee Type</th>
<th>Total premium % split</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You pay</td>
</tr>
<tr>
<td>WRS Less than ½ Time</td>
<td>50%</td>
</tr>
<tr>
<td>Scheduled fewer than 20 hours per week or single temporary WRS appointment</td>
<td></td>
</tr>
<tr>
<td>On unpaid leave of absence</td>
<td>100%</td>
</tr>
<tr>
<td>For more than 3 months</td>
<td></td>
</tr>
</tbody>
</table>

*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.

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>HDHP</th>
<th>Access Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Medical Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$250 / $500</td>
<td>$1,500 / $3,000</td>
</tr>
<tr>
<td>Counts toward out-of-pocket limit (OOPL)</td>
<td></td>
<td>Families: Must meet full family deductible</td>
</tr>
<tr>
<td><strong>Annual Medical Out-of-Pocket Limit (OOPL)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$1,250 / $2,500</td>
<td>$2,500 / $5,000</td>
</tr>
<tr>
<td>The most you will pay in a year for covered medical services</td>
<td></td>
<td>Families: Must meet full family OOPL before your plan pays 100%</td>
</tr>
<tr>
<td><strong>Medical Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applies to services beyond the office visit copay such as X-rays and lab work</td>
<td>100% until deductible met</td>
<td>100% until deductible met</td>
</tr>
<tr>
<td></td>
<td>After deductible: 10%</td>
<td>After deductible: 10%</td>
</tr>
</tbody>
</table>

See page 5 of ETF’s 2023 Decision Guide
No changes to medical co-payments, deductibles, co-insurance, out-of-pocket limits.

<table>
<thead>
<tr>
<th>Service</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>See healthcare.gov/preventive-care-benefits</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telemedicine Services</td>
<td>Varies by service type, see etf.wi.gov/telemedicine</td>
<td>Varies by service type, see etf.wi.gov/telemedicine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$15 copay</td>
<td>$15 copay</td>
<td>100% until deductible met</td>
<td>100% until deductible met</td>
</tr>
<tr>
<td></td>
<td>Does not count toward deductible</td>
<td>After deductible: $15 copay</td>
<td>After deductible: $15 copay</td>
<td></td>
</tr>
<tr>
<td>Specialty Provider Office Visit</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>100% until deductible met</td>
<td>100% until deductible met</td>
</tr>
<tr>
<td></td>
<td>Does not count toward deductible</td>
<td>After deductible: $25 copay</td>
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<td>$0</td>
<td>Plan pays 100%</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telemedicine Services</td>
<td>Varies by service type, see etf.wi.gov/telemedicine</td>
<td></td>
<td>Varies by service type, see etf.wi.gov/telemedicine</td>
<td></td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$15 copay</td>
<td>Does not count toward deductible</td>
<td>100% until deductible met</td>
<td>After deductible: $15 copay</td>
</tr>
<tr>
<td>Specialty Provider Office Visit</td>
<td>$25 copay</td>
<td>Does not count toward deductible</td>
<td>100% until deductible met</td>
<td>After deductible: $25 copay</td>
</tr>
</tbody>
</table>

See page 5 of ETF’s 2023 Decision Guide
No changes to medical co-payments, deductibles, co-insurance, out-of-pocket limits.

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


See page 5 of ETF's 2023 Decision Guide
Who is eligible for the 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**.
<table>
<thead>
<tr>
<th>Prescription Deductible</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Individual / Family)</td>
<td>None</td>
<td></td>
<td>Combined medical &amp; pharmacy: $1,500 / $3,000</td>
<td>You pay 100% of most pharmacy costs until deductible is met¹</td>
</tr>
<tr>
<td>Prescription Copay / Coinsurance</td>
<td>$5 or less</td>
<td>After deductible: $5 or less</td>
<td>After deductible: 20% ($50 max)</td>
<td>After deductible: 40% ($150 max)²</td>
</tr>
<tr>
<td>Level 1</td>
<td>$5 or less</td>
<td></td>
<td>After deductible: $5 or less</td>
<td>After deductible: 20% ($50 max)</td>
</tr>
<tr>
<td>Level 2</td>
<td>20% ($50 max)</td>
<td></td>
<td>After deductible: 20% ($50 max)</td>
<td>After deductible: 40% ($150 max)²</td>
</tr>
<tr>
<td>Level 3</td>
<td>40% ($150 max)²</td>
<td></td>
<td>After deductible: 40% ($150 max)²</td>
<td>After deductible: $50 copay³</td>
</tr>
<tr>
<td>Level 4</td>
<td>$50 copay³</td>
<td></td>
<td>After deductible: $50 copay³</td>
<td>After deductible: $50 copay³</td>
</tr>
<tr>
<td>Preventive (As federally required)</td>
<td>$0 - Plan pays 100%</td>
<td>$0 - Plan pays 100%</td>
<td>$0 - Plan pays 100%</td>
<td>$0 - Plan pays 100%</td>
</tr>
<tr>
<td>Prescription Out-Of-Pocket Limit</td>
<td></td>
<td></td>
<td>Combined medical &amp; pharmacy: $2,500 / $5,000</td>
<td></td>
</tr>
<tr>
<td>Levels 1 &amp; 2 (Individual / Family)</td>
<td>$600 / $1,200</td>
<td></td>
<td>Combined medical &amp; pharmacy: $2,500 / $5,000</td>
<td></td>
</tr>
<tr>
<td>Levels 3 &amp; 4 (Individual / Family)</td>
<td>$9,100 / $18,200</td>
<td></td>
<td>Combined medical &amp; pharmacy: $2,500 / $5,000</td>
<td></td>
</tr>
</tbody>
</table>
Reminder: Vaccines at In-Network Pharmacies

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 an “& dental” option
- Electing health “& dental” means you are covered by the preventive Uniform Dental
- Most people pay an extra $4 - $9 a month if they choose health with dental

See page 12 of ETF's
2023 Decision Guide
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 2023.

*Review Opt-Out Incentive eligibility criteria at: 
etf.wi.gov/its-your-choice/2023/health-benefits/opt-out-incentive-faqs
If you leave your election on ‘Waive’ you do not get the $2,000 **Health Insurance Opt-Out Incentive**
Dental and Vision

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

Plan Administrator

DELTA DENTAL

1-844-337-8383
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

2023 Decision Guide
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 family members
• Cancel coverage
## Dental Insurance Costs

*shown as monthly premiums*

See pages 11-12 of ETF’s 2023 Decision Guide

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

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental</th>
<th>Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$4</td>
<td>$34.72</td>
<td>$9.76</td>
<td>$20.98</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>---</td>
<td>---</td>
<td>$19.52</td>
<td>$41.96</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>---</td>
<td>---</td>
<td>$13.16</td>
<td>$38.96</td>
</tr>
<tr>
<td>Family</td>
<td>$9</td>
<td>$86.80</td>
<td>$23.40</td>
<td>$64.28</td>
</tr>
</tbody>
</table>

No change to supplemental dental premiums.
# Dental Insurance

<table>
<thead>
<tr>
<th>In-Network Providers (No out-of-network coverage)</th>
<th>UDB or Delta Dental PPO Plus Premier™ - Preventive Plan</th>
<th>Delta Dental PPO™ - Select Plan</th>
<th>Delta Dental PPO Plus Premier™ - Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible¹</td>
<td>None</td>
<td>$100 / person</td>
<td>$25 / person</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,000 / person</td>
<td>$1,000 / person</td>
<td>$2,500 / person</td>
</tr>
<tr>
<td>Routine evaluations, dental cleanings, sealants², X-rays, fluoride treatments²</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Fillings White (composite) fillings covered at 100% for back teeth</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Periodontal Maintenance</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Crowns, bridges, dentures, implants</td>
<td>No coverage</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery</td>
<td>No coverage</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Non-surgical extractions (above gumline)</td>
<td>90%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Orthodontics Coverage</td>
<td>50% (under age 19)</td>
<td>No coverage</td>
<td>50% (Regardless of age)</td>
</tr>
<tr>
<td>Orthodontics Lifetime Maximum</td>
<td>$1,500</td>
<td>No coverage</td>
<td>$1,500*</td>
</tr>
</tbody>
</table>

¹ Deductible will apply on the first day of the policy year.
² When performed as part of a dental check-up or cleaning.

[Source: wisconsin.edu/abe/download/DentalComparison.pdf]
### Which dental plans can I elect?

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental</th>
<th>Preventive</th>
<th>Select</th>
<th>Select Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you enroll in State Group Health</td>
<td>Yes (must choose health “and dental”)</td>
<td>No</td>
<td>Yes (or Select Plus)</td>
<td>Yes (or Select)</td>
</tr>
<tr>
<td>If you waive State Group Health</td>
<td>No</td>
<td>Yes</td>
<td>Yes (or Select Plus)</td>
<td>Yes (or Select)</td>
</tr>
<tr>
<td>If you Opt-Out of State Group Health</td>
<td>No</td>
<td>Yes</td>
<td>Yes (or Select Plus)</td>
<td>Yes (or Select)</td>
</tr>
</tbody>
</table>
Vision Insurance

Plan Administrator

DeltaVision®

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

See etf.wi.gov for complete coverage. Contact DeltaVision with questions.

See page 13-14 of ETF's 2023 Decision Guide
What changes can you make?

• Enroll in coverage
• Add or remove family members
• Cancel coverage
<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Individual + Spouse</th>
<th>Individual + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$5.72</td>
<td>$11.42</td>
<td>$12.88</td>
<td>$20.58</td>
</tr>
</tbody>
</table>

See page 13-14 of ETF's 2023 Decision Guide

*If you have vision insurance, the monthly premium will be divided between your “A” and “B” biweekly paychecks.
Visit providers in eyemed’s **Insight network** for the best coverage:

eyemedvisioncare.com
1-844-337-8383
# Vision Insurance

See page 13-14 of ETF's 2023 Decision Guide

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

*$150 allowance allotted for one transaction per plan year
## Vision Insurance

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

*$150 allowance allotted for one transaction per plan year

---

**Plan Administrator**

DeltaVision®

1-844-337-8383

deltadentalwi.com/state-of-wi-vision

See etf.wi.gov for complete coverage. Contact DeltaVision with questions.
Accident Plan with Securian

- If you have coverage, it will automatically continue.
- You can enroll, cancel, or change your coverage.
If you have a covered accident and make a timely claim, the plan pays you cash.

Coverage for accidents includes:

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death and dismemberment (up to $100,000)
New Coverage starting January 1, 2023:

- Higher payout amounts for most types of claims!
- Surgical anesthesia benefit.
- Joint replacement benefit.
- Home and vehicle modifications now allowed (ramps, swivel seats).
**Accident Plan Cost**

shown as monthly premiums*

How much does accident insurance cost per month?

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$4.38</td>
</tr>
<tr>
<td>Employee and spouse</td>
<td>$6.26</td>
</tr>
<tr>
<td>Employee and child</td>
<td>$8.44</td>
</tr>
<tr>
<td>Employee and family</td>
<td>$12.32</td>
</tr>
</tbody>
</table>

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.

No change to accident plan premiums.
Accident Plan

You file your own claims with Securian:

- securian.com/benefits
- Or call 1-866-295-8690

- **Must submit claims by deadline**, which may be as early as within 72 hours of the accident, or up to 30 days later. See plan certificate.

- Accident claims payable only if treatment is received in the U.S. or a U.S. territory.

- AD&D claims payable regardless of where the death occurs.
Accident Plan

Contact us with questions

Madison branch office
1-866-295-8690
madisonbranch@securian.com
PreTax Accounts

Health Savings Account (HSA)
Flexible Spending Accounts (FSAs)
Transportation Accounts (section 132)
PreTax Accounts

Optum Financial®

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

To make 2023 FSA contributions, you must enroll or re-enroll in these accounts during this enrollment period.

• Health Savings Account (HSA)
  - required if enrolling in the 2023 High Deductible Health Plan (HDHP)

• Limited Purpose Flexible Spending Account (LPFSA)
  - optional if enrolling in a 2023 HDHP

• Health Care Flexible Spending Account (Health FSA)

• Dependent Day Care Flexible Spending Account (Dependent FSA)
PreTax Accounts – Health Savings Account (HSA)

If you choose the HDHP or Access HDHP you must:
• open (or reopen) an HSA
• use Optum Financial to open your HSA
You can choose the HDHP with HSA plan 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.
PreTax Accounts – Health Savings Account (HSA)

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Contribution Limit* (Employer + Employee)</th>
<th>Employer Contribution</th>
<th>Maximum Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,850*</td>
<td>up to $750</td>
<td>$3,100</td>
</tr>
<tr>
<td>Family</td>
<td>$7,750*</td>
<td>up to $1,500</td>
<td>$6,250</td>
</tr>
</tbody>
</table>

*If you will be 55+ years of age during 2023, you can contribute an additional $1,000

[Link](https://wisconsin.edu/ohrwd/benefits/download/hsacontributions2.pdf)
PreTax Accounts – Health Savings Account (HSA)

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

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Contribution Limit* (Employer + Employee)</th>
<th>Employer Contribution</th>
<th>Maximum Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,850*</td>
<td>up to $375</td>
<td>$3,475</td>
</tr>
<tr>
<td>Family</td>
<td>$7,750*</td>
<td>Up to $750</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

*If you will be 55+ years of age during 2023, you can contribute an additional $1,000

[More information](https://wisconsin.edu/ohrwd/benefits/download/hsacontributions2.pdf)
Most UW employees are eligible to participate in flexible spending accounts (FSAs):

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

But the following appointees are not eligible:

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

<table>
<thead>
<tr>
<th>No FSA</th>
<th>With Health FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 earned</td>
<td>$100 earned and sent to Health FSA</td>
</tr>
<tr>
<td>- $25 tax withheld</td>
<td>- $0 (not taxable)</td>
</tr>
<tr>
<td>$75 in your paycheck to spend on anything</td>
<td>$100 in the Health FSA to spend on certain medical expenses</td>
</tr>
</tbody>
</table>
Health (aka Medical) FSA – max $2,850

More detail: optum.com/financial/resources/library/medical-expenses.html
Limited Purpose FSA – max $2,750

- glasses
- dentist visits
- eye drops
- contacts
- dentures
- dental care prescriptions

*only if you are covered by the HDHP

More detail:
optum.com/financial/resources/library/medical-expenses.html
Dependent Day Care FSA – max $5,000*

*5,000 household max if single or married and filing jointly; $2,500 max each spouse if married but file taxes separately

## PreTax Accounts – Flexible Spending Account (FSA)

<table>
<thead>
<tr>
<th>FSA Plan</th>
<th>Eligible Expenses</th>
<th>Eligible Dependents</th>
<th>Annual Minimum Requirement</th>
<th>Annual Contribution Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>medical, prescription, dental and vision</td>
<td>you, your spouse, qualified dependent(s)</td>
<td>$50.00</td>
<td>$2,850</td>
</tr>
<tr>
<td>Limited Purpose</td>
<td>dental and vision (post-HDHP-deductible medical and prescription)</td>
<td>you, your spouse, qualified dependent(s)</td>
<td>$50.00</td>
<td>$2,850</td>
</tr>
<tr>
<td>Dependent Day Care</td>
<td>after school care, adult or child daycare</td>
<td>you, your spouse, qualified dependent(s)</td>
<td>n/a</td>
<td>$2,500 - $5,000 (based on your tax filing status)</td>
</tr>
</tbody>
</table>
PreTax Accounts – Flexible Spending Account (FSA)

Health and Limited Purpose

• **Prefunded** – your full 2023 election is available to spend upfront.

• Use FSA debit card
  • at pharmacy
  • at doctor’s office
  • to pay your bill online

Dependent [Day] Care

• **$0** starting balance – money to spend only after your payroll contributions added.

• 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
The 2023 elections will
• be split between your 24 biweekly “A” and “B” paychecks.*
• begin with your Jan A (first “A” check paid in 2023)

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Pay Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN A</td>
<td>01/26/2023</td>
</tr>
<tr>
<td>JAN B</td>
<td>02/09/2023</td>
</tr>
</tbody>
</table>

* https://uwservice.wisconsin.edu/docs/publications/pay-bw-calendar-2023.pdf
Flexible Spending Account (FSA)

Register online as a new user

Welcome members!
Optum Financial is advancing the way people save, spend, pay and invest for health care. Please click below to access your account.

Member sign in / register

For other sign in options, click below:
- I'm an employee
- I'm a broker
- I have a Commuter account
- I have a COBRA account

Download 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.

Download on the [App Store](https://appstore.com) or [Google Play](https://play.google.com).
Your 2023 FSA

What should I consider?

• Reduced tax liability for the year.

• You can pay for eligible expenses made between Jan 1 and Dec 31, 2023.

• You must substantiate your claims (provide documents that prove the expense was eligible) when Optum Financial asks.

• If you cannot substantiate your claim, it will be denied, and if you used your debit card to pay the claim you must repay Optum directly.
What should I consider?

If you don’t spend it all in 2023, the money may be rolled over to be used in 2024 if:

• you were enrolled in the Health or Limited Purpose FSA, and
• continue to be a benefits-eligible employee, and
• have at least $50 in the account or you have re-enrolled for 2024.

You cannot roll over any money from your Dependent Daycare FSA.
Are you enrolled in this year’s 2022 FSA?

- You **will forfeit all unused 2022 FSA funds** that are not eligible to rollover into 2023.
  - Health and Limited Purpose FSAs allow **up to $550** rollover
  - Dependent Day Care FSA does **not** allow rollover

- You **must** substantiate your claims (provide documents that prove the expense was eligible) when Optum Financial 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 Optum directly. Or, if you don’t, the amount will be deducted from your paycheck.
PreTax Accounts – for more information:

myoptumfinancial.com/etf

933-881-8158
service@optumfinancial.com

IRS publication 969

irs.gov/pub/irs-pdf/p969.pdf
2023 PreTax Parking and Transit

- Enroll any time of year.
- 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.

<table>
<thead>
<tr>
<th>Transit Contribution Limit:</th>
<th>$50/min, $280/month max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parking Contribution Limit:</td>
<td>$50/min, $280/month max</td>
</tr>
<tr>
<td>Carryover Limit:</td>
<td>Unlimited; all money carries over</td>
</tr>
</tbody>
</table>
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
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)
  - January 1, 2023
- You **cannot** decrease coverage via Self Service.
You can enroll in, increase, decrease, or cancel AD&D any time of the year.

### Accidental Death & Dismemberment (AD&D):

<table>
<thead>
<tr>
<th></th>
<th>AD&amp;D Coverage Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$25,000 - $500,000</td>
</tr>
<tr>
<td>Spouse/Domestic Partner</td>
<td>50-60% of Employee Coverage*</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>15-20% of Employee Coverage*</td>
</tr>
</tbody>
</table>

* 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](http://hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance)
Accidental Death & Dismemberment (AD&D)

You file your own claims with Zurich directly.

**Must submit claims by deadline**, which may be within 90 of the accident.


Request a claim form at 1-866-841-4771

Premiums and plan details: [hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance](http://hr.wisc.edu/benefits/accidental-death-and-dismemberment-insurance)
Your employee WRS contribution percentage is higher in 2023.

### Effective January 1st, 2023

<table>
<thead>
<tr>
<th>Category</th>
<th>Employee Contribution</th>
<th>Employer Contribution</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>General / Teacher / Executive</td>
<td>6.8%</td>
<td>6.8%</td>
<td>13.6%</td>
</tr>
<tr>
<td><strong>Protective Category</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Contribution</td>
<td>6.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer Contribution</td>
<td></td>
<td>13.2%</td>
<td>18.5%</td>
</tr>
</tbody>
</table>

First paycheck affected is the Dec C, check date **01/12/2023**
Long Term Care Insurance

- You may apply at any time of the 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 category prices will **decrease** effective Feb 1, 2023.
- We do not yet have the premium details. More information to come this winter.
State Group Life

Employee coverage premiums
• will increase by 5% beginning with coverage April 1, 2023.

Spouse/dependent coverage premiums
• will not change
  • $2.26 for one unit
  • $4.52 for both units

See new rates once available: [etf.wi.gov/resource/group-life-insurance-plan-monthly-rates](etf.wi.gov/resource/group-life-insurance-plan-monthly-rates)
University Insurance Assoc (UIA) life

- 2023 premium will be a one-time deduction of $38.40.
- To be deducted from the “Jan A” paid on Jan 26, 2023.
- No application – if you are qualified*, you will be enrolled automatically.

*faculty, academic staff, or limited appointed with salary of $2,952 per month
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 page and the ICI page for their forms.
Supplemental retirement plans

To enroll in UW’s 403(b)

- **EZ Enrollment**
  (send to benefits@ohr.wisc.edu)

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

- **Salary Reduction Agreement (SRA)**
  (send to benefits@ohr.wisc.edu)

To change your 403b deduction:

- Log into my.wisc.edu 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 an updated SRA
  (send to benefits@ohr.wisc.edu)

To enroll in State’s 457(b)

- **wdc457.org** and REGISTER
  - Plan Enrollment Code* is Dk5kmjAF

  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).”

*If after Sept 30, 2022, see wisconsin.edu/ohrwd/benefits/download/WDC-code.pdf for new code
Wellness Incentive 2022 deadline is soon!

Deadline: October 14, 2022

[Link to webpage: etf.wi.gov/insurance/health-pharmacy/well-wisconsin-members]
Decide
<table>
<thead>
<tr>
<th>Plan</th>
<th>You can:</th>
<th>Add or Remove Family?</th>
<th>Cancel coverage?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Opt-Out Stipend</td>
<td>Apply or re-apply (you must apply or re-apply every year during ABE)</td>
<td>n/a</td>
<td>n/a – 2022 stipend ends in December</td>
</tr>
<tr>
<td>State Group Health</td>
<td>• Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>- IYC Health Plan</td>
<td>• Change plan design</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Access Plan</td>
<td>• Change IYC Health Plan provider network</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Change deductible (low to high or high to low)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>Enroll or re-enroll (you must enroll or re-enroll in HSA if you choose a high deductible health plan for 2023)</td>
<td>n/a</td>
<td>n/a – 2022 contribution to HSA ends in December</td>
</tr>
<tr>
<td>- If HDHP or Access HDHP</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uniform Dental</td>
<td>Enroll (only if you have Health Insurance)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>(preventive attached to Health)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan</td>
<td>You can:</td>
<td>Add or Remove Family?</td>
<td>Cancel coverage?</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>-----------------------------------</td>
<td>-----------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Preventive Dental (if not enrolled Health Insurance)</td>
<td>• Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Major Dental (Select or Select Plus)</td>
<td>• Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Change plan design</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td>• Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Accident insurance</td>
<td>• Enroll</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>• Change coverage amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>• Enroll or re-enroll</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>(you must enroll or reenroll if you want to make pretax contributions in 2023)</td>
<td></td>
<td>current FSA contributions end in December</td>
</tr>
<tr>
<td>Plan</td>
<td>You can:</td>
<td>Add or Remove Family?</td>
<td>Cancel coverage?</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>-----------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (AD&amp;D)</td>
<td>• Enroll any time&lt;br&gt;• Change your coverage any time</td>
<td>Yes – any time of year</td>
<td>Yes – any time of year</td>
</tr>
<tr>
<td>Individual &amp; Family Life (if you and your family are already enrolled)</td>
<td>• Increase coverage up to plan maximums</td>
<td>At any time of year, you may remove, reduce or cancel&lt;br&gt;(You must use a paper application to reduce or cancel coverage; a reduction or cancellation begins the 1st day of the month after we receive your form.)</td>
<td></td>
</tr>
<tr>
<td>Individual &amp; Family Life (if you or a family member are not already enrolled)</td>
<td>• Apply <strong>any time of year</strong> using a paper application.&lt;br&gt;• You must submit <strong>Evidence of Insurability</strong> (EOI) that asks you medical information.&lt;br&gt;• <strong>You can be denied.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Insurance - State Group Life&lt;br&gt;- UW Employees Inc. life&lt;br&gt;- ICI disability</td>
<td>• Apply <strong>any time of year</strong> using a paper application.&lt;br&gt;• You must submit <strong>Evidence of Insurability</strong> (EOI) that asks you medical information.&lt;br&gt;• <strong>You can be denied.</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Act

Choose your 2023 benefits in MyUW Self Service.

Submit 2023 benefits by 4:30pm, October 21, 2022.

Make sure your Confirmation Statement is correct.
Log in: MyUW portal (my.wisc.edu)

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

If you do not know your NetID or password, tell your supervisor or HR contact.
Log in: MyUW portal (my.wisc.edu)
Click: Benefit Information

You must submit 2023 benefit choices by 4:30pm on October 21, 2022
Watch: Video about how to use the new Self Service
uwservice.wisconsin.edu/docs/pd/abe-enrollment-2022/index.html
Review: Guide about how to use the Self Service
uwservice.wisconsin.edu/docs/publications/abe-quick-start.pdf
Everyone (you!) should review and confirm or update benefits elections for 2023!
Everyone *(you!)* should review and confirm or update benefits elections for 2023!

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Current</th>
<th>New</th>
<th>Status</th>
<th>Dependent</th>
<th>Pay Period Cost</th>
<th>Review</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Group Health</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Preventive Dental</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Supplemental Dental</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Vision Insurance</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Ind &amp; Fam Life - Employee</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Ind &amp; Fam Life - Spouse/EPA</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Ind &amp; Fam Life - Child(ren)</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>AD&amp;D</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Accident Insurance</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 Dependents</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>FSA Medical</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 No Coverage</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>FSA Dependent Day Care</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 No Coverage</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Health Savings Account</td>
<td></td>
<td></td>
<td>Pending Review</td>
<td>0 No Coverage</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>
Choose your 2023 benefits in MyUW Self Service.

Submit 2023 benefits by 4:30pm, October 21, 2022.

Make sure your Confirmation Statement is correct.
Submit your enrollments, changes, and cancellations:

- by **deadline of 4:30pm, Friday, October 21, 2022**
- online with Self Service, or
- with a paper application to your HR contact

**Act**

Enrollments, changes, and most cancellations* start **Jan 1st, 2023.**

*See the Decide slide for information about cancelling Individual & Family Life insurance.
Avoid these common Self-Service errors:

**Health Opt-out Incentive**

If you elect the Health Opt-Out Incentive
- you must not list your spouse/dependents on the election.
- if your family is checked in this section, there will be an error.

If Opting-out, your “New” State Group Health should reflect **HEALTH INS OPT-OUT INCENTIVE**.

If instead it states “Waive,” you not completed the opt-out election correctly.
Avoid these common Self-Service errors:

Health Opt-out Incentive

If you elect the Health Opt-Out Incentive

• your confirmation statement should look like this:

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Coverage Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Group Health Health Ins Opt-Out Incentive</td>
<td>Single</td>
</tr>
</tbody>
</table>

• If Opting-out, your “New” State Group Health should reflect HEALTH INS OPT-OUT INCENTIVE.

• If instead it states “Waive,” you will not receive the Opt-Out Incentive.
Avoid these common Self-Service errors:

**Preventive Dental** enrollment:

- **Elect both health “and dental”**
  - if you want both health insurance and preventive dental.
  - Then, when you are back on the main screen you will see the stand-alone preventive dental greyed-out.

- **If you want to elect the stand-alone Preventive Dental:**
  - Do not enroll in health.
  - After you elect the Preventive Dental the health enrollment will be greyed-out.
Avoid these common Self-Service errors:

Enter **all** spouse and dependent information

- Full name
- Date of birth
- Legal sex (gender)
- Social Security Number (SSN)
  - If your spouse or dependent has an SSN, you must provide it.
  - If they do not have an SSN, you must complete the [Affidavit for Insurance Purposes form](https://wisc.edu/ohrwd/benefits/download/med/sgh/uws93.pdf).

*wisconsin.edu/ohrwd/benefits/download/med/sgh/uws93.pdf*
How do I submit paper benefits applications?

If you must turn in physical forms, give them to your HR contact:
- In-person
- Fax
- Scan and Email

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 department or division HR contact:
- Fax: 608-265-1456
- Scan and Email: benefits@ohr.wisc.edu.
After you submit:

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

- Choose your 2023 benefits in MyUW Self Service.
- Submit 2023 benefits by **4:30pm, October 21, 2022**.
- Make sure your Confirmation Statement is correct.
Confirm your 2023 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 2023 benefits are correct
Confirm your 2023 Benefits

View next year’s Benefits Summary Detail:
- click “View Benefits Summary Detail”
- change the benefits “as of” date to **01/01/2023**

You **must** change the date to January 1, 2023 to see next year’s coverage.
Confirm your 2023 Benefits

If you submit paper applications:

• the forms must be received by 4:30pm, Friday, 10/21/2022.
• keep a copy of any paper application you submit.
• 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.
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/2023

Contact Madison Benefits Services:

Questions about the online enrollment process
ebenefits@ohr.wisc.edu

General benefits questions
benefits@ohr.wisc.edu