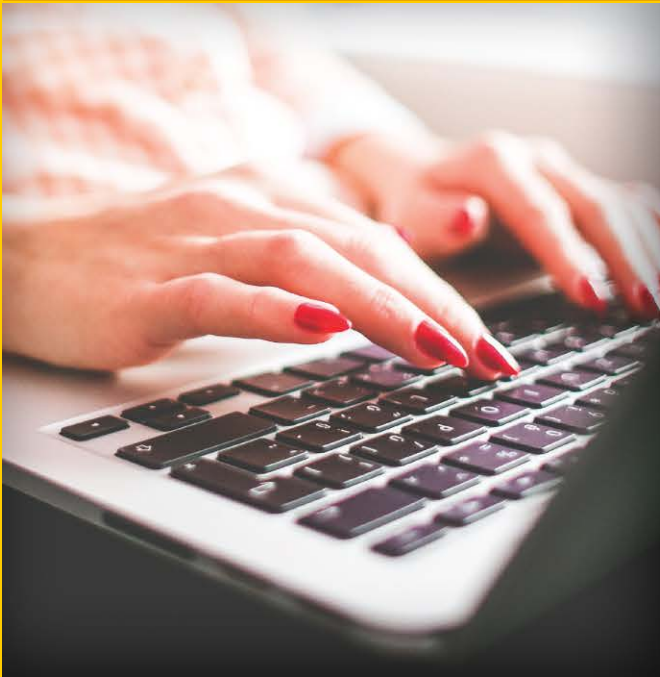




University of Wisconsin–Madison Benefits Changes 2019



ANNUAL BENEFITS ENROLLMENT

20 19

OCTOBER 1 - OCTOBER 26, 2018

All changes effective January 1st, 2019



Benefit Changes 2019

- State Group Health
- ***NEW*** Delta Dental plans!
- VSP vision
- Flexible Spending Accounts (FSAs) with TASC
- Individual & Family life coverage increase opportunity
- Income Continuation Insurance
- WRS contributions



Action Required!

You must act if you want any of these plans in 2019:

- Supplemental dental
- HDHP/HSA
- Health Opt-Out
- FSA Medical
- FSA Limited Purpose
- FSA Dependent Daycare

Ask ALEX!

Meet ALEX, online benefits counselor



- Review 2019 options
- Compare the traditional-style plan with the high deductible option
- Keeps your data secure
 - Informational only
 - No password required
 - Enter your email to save your review

www.wisconsin.edu/ohrwd/benefits/alex

Open with:



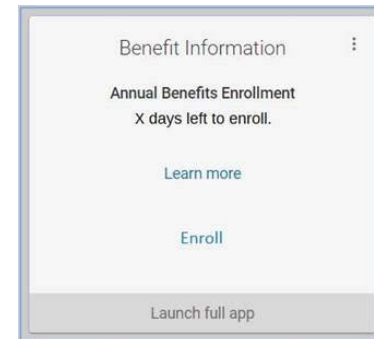
Office of Human Resources Benefits Services



Use online Self Service (eBenefits)

Log-in to your MyUW Portal

<https://my.wisc.edu> >



Learn more: www.ohr.wisc.edu/ebenefits



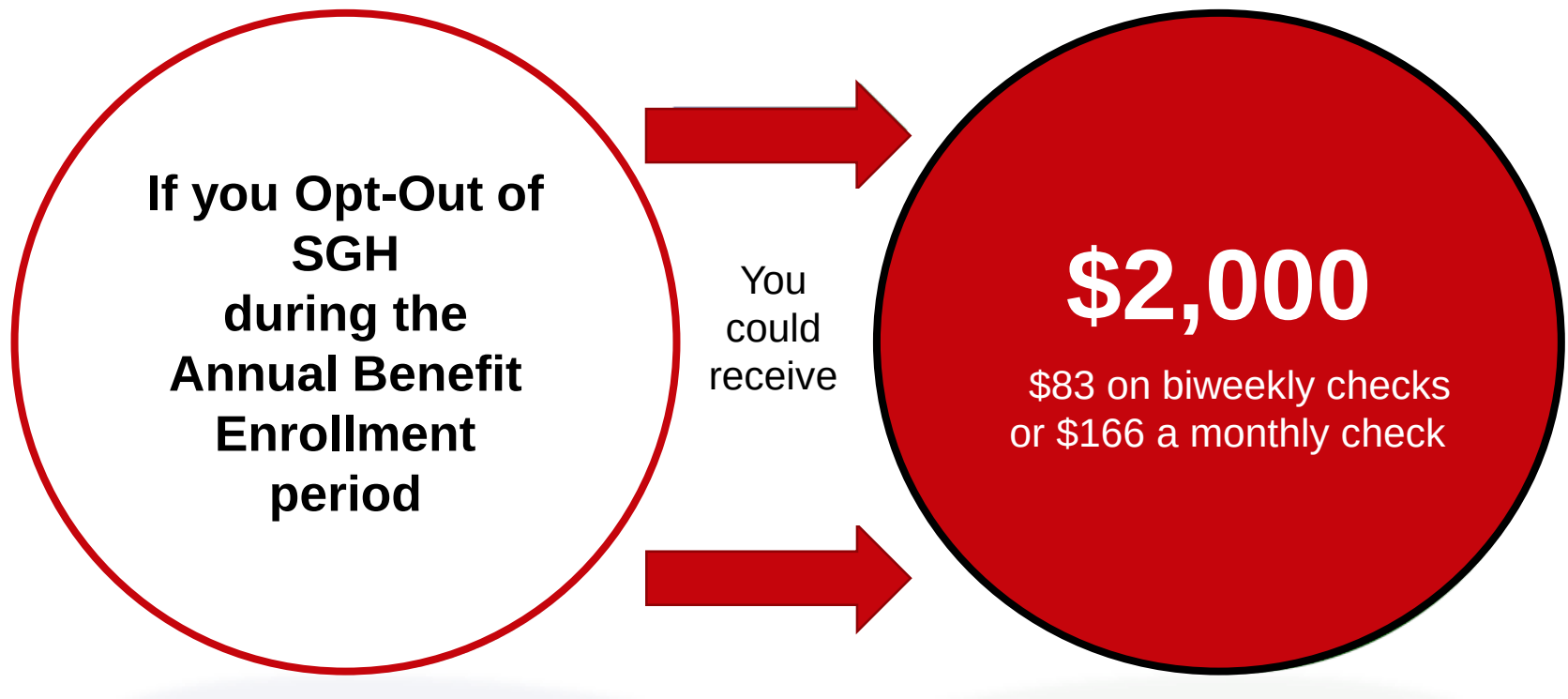
State Group Health

State Group Health actions during ABE:

- Apply for 2019 Opt-Out Incentive
- Cancel health coverage for 2019
- Open enrollment *with* or *without* Uniform Dental
- Change health provider network
- Change health plan design
- Add or remove Uniform Dental from current plan
- Add or remove eligible dependents

State Group Health Opt-Out

\$2,000 Opt-Out Incentive



State Group Health Opt-Out

- **Action required!**
 - Opt out timely via **Self Service (eBenefits)**
- Incentive payments end if employee terminates or enrolls into SGH via qualifying event mid-year
- Incentive is **taxable income** but not WRS earnings
- Not all who waive health are eligible
 - Not eligible if a:
 - Craftworker
 - Grad Assistant or Short Term Academic Staff
 - State employee 12/31/15 who didn't then have State Group Health

2019 Employee Health Premiums

No premium
change for
most
employees!



**IYC
Health Plan**

Access Plan

**High Deductible
Health Plan
(HDHP)**

**Access High
Deductible
Health Plan
(HDHP)**

Monthly Payment (Premium)

Individual / Family

UW Grad Assistant Individual / Family

\$85 / \$211
\$42.50 / \$105.50

\$263 / \$656
\$131.50 / \$328

\$30 / \$74
Not eligible

\$208 / \$519
Not eligible

See page 3 of your IYC Decision Guide 2019

2019 Graduate Assistant Premiums

Graduate Assistant/Short Term Academic Staff

2019 Premium Tier	With Dental		Without Dental	
	Single	Family	Single	Family
Tier 2 (Access Plan – Outside WI)	\$70.50	\$177.50	\$67.50	\$169.50

State Group Health – Uniform Dental

	Basic Services (exams, X-rays, cleanings, fluoride, sealants, and fillings)	Major Services (surgical extractions, bridges, crowns, dentures, root canals, periodontics)	Orthodontia for dependent children
Uniform Dental Benefit (UDB)	100%	Not covered	\$1,500 lifetime maximum

Uniform Dental



\$3 Individual / \$8 Family

This amount is added to your
health insurance premium

***NEW* for 2019**

Removal of erupted teeth covered
under this Uniform Dental benefit
(instead of under State Health)



State Group Health – Uniform Dental Benefit

UDB Plan Design	Delta Dental PPO SM Dentist	Delta Dental Premier TM Dentist	Non-Contracted Dentist
Individual Annual Maximum	\$1,000	\$1,000	\$0
Deductible	\$0	\$0	\$0
Diagnostic & Preventive Services	100%	100%	0%
Basic & Major Services	80 – 100%	80 – 100%	0%
Orthodontic Services			
Coverage copayment	50%	50%	0%
Individual lifetime maximum	\$1,500	\$1,500	\$0
Dependents eligible to age	19	19	
Adult ortho	No	No	



State Group Health

All enrolled members must select a Primary Care Provider (PCP) or Primary Care Clinic (PCC)

If you don't change your health plan carrier for 2019:

- No action required - contact your health plan carrier only if you want to change your PCP or PCC

If you elect a new health plan carrier for 2019:

- Contact your health plan carrier to assign a PCP or PCC or for help designating one



State Group Health

Changes to medical services for 2019

Newly Covered:

- Telehealth benefit (no cost for employees not enrolled in HDHP)
- Home sleep studies
- Initial set of hard contacts if diagnosed with keratoconus

No Longer Covered:

- Removal of erupted teeth (this is now covered by Uniform Dental)
- Removal of skin tags (unless medically necessary)

State Group Health

Changes to medical services for 2019

Other Changes:

- Removal of exclusion related to benefits or services based on gender identity

→ Defer to medical necessity of treatment as authorized by the health plan

- Coverage for only one orthotic per foot, per year
- Removal of certain limitations for transplants

→ Defer to health plan clinical teams to make decisions on appropriateness

For more detail, see the plan certificates on etf.wi.gov

State Group Health – Navitus Pharmacy Benefits

Changes to prescription coverage for 2019

- Increase cost sharing for Level 3 “dispense-as-written” drugs
 - 2018: 40% coinsurance up to \$150
 - **2019:** 40% coinsurance + difference between the cost of the alternative drug and the “dispense-as-written” drug.

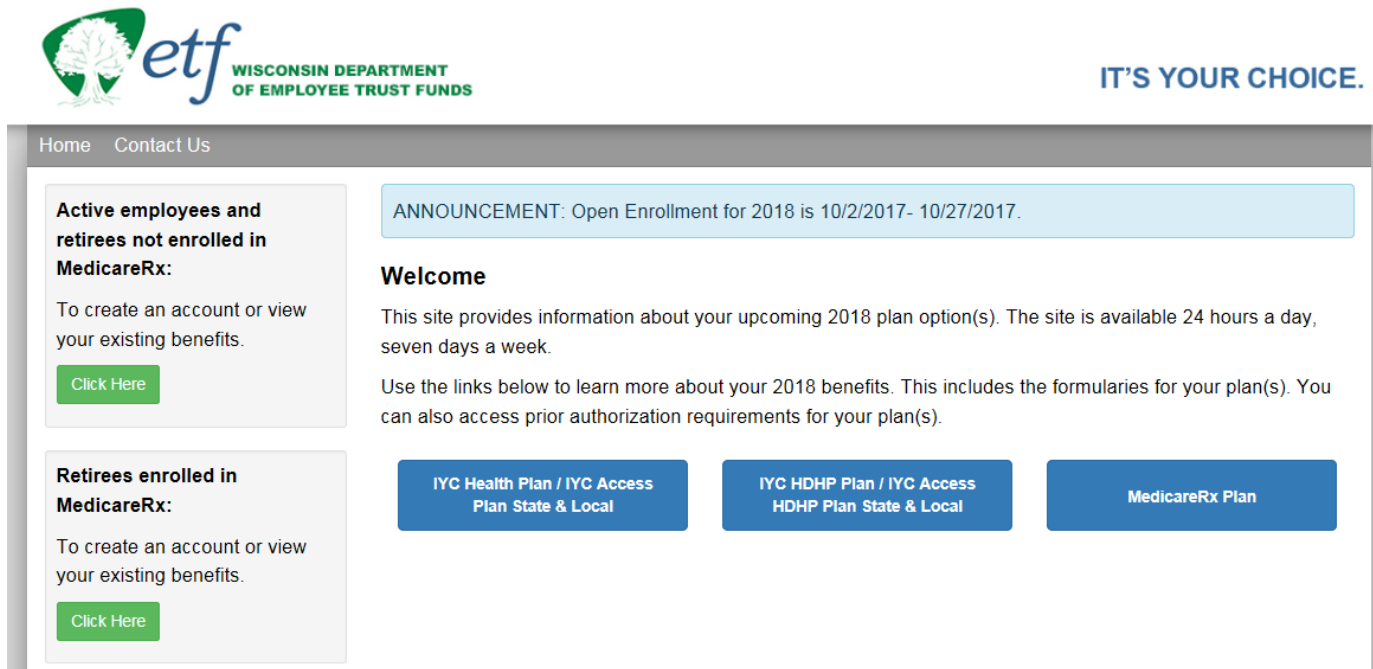
See page 10 in your *IYC Decision Guide 2019* for examples

Navitus has sent mailings to employees who are affected!

State Group Health – Navitus

In which Tier is my prescription?

Search the Navitus formulary: <https://etf.benefits.navitus.com>



etf WISCONSIN DEPARTMENT OF EMPLOYEE TRUST FUNDS

IT'S YOUR CHOICE.

Home Contact Us

Active employees and retirees not enrolled in MedicareRx:

To create an account or view your existing benefits.

[Click Here](#)

Retirees enrolled in MedicareRx:

To create an account or view your existing benefits.

[Click Here](#)

ANNOUNCEMENT: Open Enrollment for 2018 is 10/2/2017- 10/27/2017.

Welcome

This site provides information about your upcoming 2018 plan option(s). The site is available 24 hours a day, seven days a week.

Use the links below to learn more about your 2018 benefits. This includes the formularies for your plan(s). You can also access prior authorization requirements for your plan(s).

[IYC Health Plan / IYC Access Plan State & Local](#)

[IYC HDHP Plan / IYC Access HDHP Plan State & Local](#)

[MedicareRx Plan](#)

State Group Health – Health Savings Account (HSA)

HSA Limits when Health Rate is Full Employer Share

Coverage	Total Contribution Limit = (Employee + Employer)	Employee Limit	Employer Contribution
Single	\$3,500.00	\$2,750.00	\$750.00
Family	\$7,000.00	\$5,500.00	\$1500.00

HSA Limits when Health Rate is Half Time:

Coverage	Total Contribution Limit = (Employee + Employer)	Employee Limit	Employer Contribution
Single	\$3,500.00	\$3,125.00	\$375.00
Family	\$7,000.00	\$6,250.00	\$750.00

HSA Limits when Health Rate is Craftworker:

Coverage	Total Contribution Limit = (Employee + Employer)	Employee Limit	Employer Contribution
Single	\$3,500.00	\$3,500.00	\$0.00
Family	\$7,000.00	\$7,000.00	\$0.00

State Group Health – Health Savings Account (HSA)

Per State policy, if you enroll in one of the State's High Deductible Health Plans (HDHP) for 2019 it is **required** that you open or re-enroll in the HSA with the State's third party administrator (TASC)



State Group Health HDHP with HSA



Reminder!

HDHP Enrollment and COB

Employees who enroll in an HDHP must provide Coordination of Benefits (COB) information.

If employee elects an HDHP and employee does not provide the required COB information, the employee will be defaulted to a non-HDHP health plan.

EPIC's Benefits+ and Dental WI

Coverage ends Dec 31, 2018:

- Benefits+
- Dental Wisconsin – Select
- Dental Wisconsin – PPO



***NEW* Delta Dental Options!**

Note: Uniform Dental is available if you enroll in health insurance. Uniform Dental covers Basic Services.

	Basic Services (exams, X-rays, cleanings, fluoride, sealants, and fillings)	Major Services (surgical extractions, bridges, crowns, dentures, root canals, periodontics)	Orthodontia
Delta Dental PPO SM – Select Plan	Not covered	50%	None
Delta Dental PPO Plus Premier TM – Select Plus Plan	Not covered	60% - 80%	\$1,500* lifetime maximum (in addition to UDB)

**Act to
Enroll for
2019!**



***NEW* Delta Dental Options!**

What will I pay if I enroll?

Monthly Premium	Select	Select Plus
Self	\$8.55	\$16.19
Self & Spouse	\$17.10	\$32.38
Self & Children	\$11.54	\$29.95
Family	\$20.52	\$49.38



VSP Vision

Open Enrollment!

NEW for 2019:

- No charge for standard progressive lenses
- An additional \$50 allowance for featured frames
- Reduction in premiums

Monthly Premiums 2019	Self	Self & Spouse	Self & Child(ren)	Family
	\$6.38	\$12.76	\$14.38	\$22.98

VSP Vision

I enrolled. Where is my VSP card?

VSP doesn't mail cards. Your provider will confirm benefits online or via phone using your UW employee ID number (located on your earnings statements) with an extra '0' at the beginning.

Example: If your UW Employee ID were 00987654

Your VSP ID would be 000987654

If you want a card, log into VSP and print one:

<http://stateofwiemployees.vspforme.com>

Flexible Spending Accounts

Action required for 2019 coverage

- Health Flexible Spending Account (FSA)
- Limited Purpose FSA (for those with the HDHP/HSA)
- Dependent Daycare FSA

Note: Temporary University Staff, Fellows, Scholars, Graduate Interns/Trainees, and Post-Doctoral Fellows/Trainees are not eligible to enroll.

Flex Spending Accounts with TASC

What is an FSA?



An FSA allows you to send money from your paychecks into an account that you then use to pay for certain health or dependent care expenses throughout your plan year – *without* that money counting as taxable income.

For example (assuming a 25% tax):

Without Pretax Account

\$100 earned
- \$25 tax withheld
\$75 to spend on anything

With Pretax Account

\$100 earned and sent to TASC
- \$0 (not taxable)
\$100 to spend on qualifying items

FSA – Eligible Expenses 2019*

Medical FSA – \$2,650 max

- Rx Co-pays
- Deductibles & Co-Insurance
- Dental costs & Orthodontics
- Glasses / Contacts / Lasik
- Acupuncture
- Mileage to/from appointments
- OTC Medical Items
 - Band-Aids, Contact lens solution, Pregnancy tests, Thermometers
- OTC Medication – if Rx provided
 - Cough syrup, Diaper rash ointment, Fever reducers, Pain relievers, etc.

Dependent Daycare FSA – \$5,000 max per household

- Daycare
- Nanny / *Au pair* / Sitter
- Before & After- school programs
- Certain summer day camps

Must be for care provided to child under age 13 (or qualified dependent mentally/physically incapable of self care) during employee's work hours.

Summer day camps must be primarily providers of childcare (vs. educational or athletic training).

*Not an exhaustive list. See IRS pub 502 for more detail.



Limited Purpose FSA Eligible Expenses*

\$2,650 max

Dental Expenses

- Braces and orthodontia
- Cleanings
- Crowns
- Fillings
- Dentures
- Copayments and deductibles

Vision Expenses

- Eye exams
- Prescription eyeglasses
- Prescription contact lenses
- Contact lens solution
- Laser eye surgery / LASIK
- Copayments and deductibles

Medical Expenses

Medical expenses may be run through only after
your 2019 HDHP deductible has been met

*Not an exhaustive list. See IRS pub 502 for more detail.

HSA vs. Health FSA/LPFSA

	HSA	FSA / LPFSA
2019 Contribution Maximum	Single HDHP: \$3,500 (+ \$1,000 if 55+) Family HDHP: \$7,000 (+ \$1,000 if 55+)	\$2,650 at UW
Type of health plan with which it works	May open & contribute if enrolled in HDHP	Any type (<i>LPFA for health if in HDHP with HSA</i>)
Account Owner	You, the Employee	Employer
Who contributes?	UW-Madison Employee may also contribute	Employee. No UW-Madison contribution
Do the funds roll-over from year to year?	Yes	Max of \$500 rollover to the next year
What if you leave state service?	You keep account and funds, but are responsible for any bank fees	If you elect COBRA continuation, may be open and active thru end of year. Otherwise, account closes end of month of last contribution
Use for non-qualified expenses?	Allowed, but taxes and penalties apply (consult a tax advisor)	No
When are you able to use the money?	As soon as it is deposited into the account	As soon as the plan is effective

How do I use my Health or LP FSA?

- TASC card
- Paper Claim Form
- Online claim with TASC



Spend your 2019 contributions (incur your expenses) by 12/31/19

You have access to your full annual Health or Limited Purpose FSA election as of your plan effective date.

Keep All Your Receipts!

Flex Spending Account with TASC

- **Use it or Lose it**
 - Incur expenses until 12/31/2019 – no grace period.
 - Medical & LP FSAs allow up to \$500 max rollover into 2020
 - No rollover for unspent Dependent Daycare FSA

Individual & Family Life

Current participants may increase their coverage:

Additional coverage available during this Annual Increase Opportunity	
Employee	\$5,000, \$10,000, \$15,000 or \$20,000 (up to \$300,000 max)
Spouse/DP	\$5,000 or \$10,000 (up to \$150,000 max or employee coverage amount, whichever is less)
Child	\$2,500 (up to \$25,000 max or employee coverage, whichever is less)

Accidental Death & Dismemberment

Slight increase to premiums for 2019

Coverage Level	Single Coverage	Family Coverage
\$25,000	\$0.73	\$1.10
\$50,000	\$1.45	\$2.20
\$100,000	\$2.90	\$4.40
\$150,000	\$4.35	\$6.60
\$200,000	\$5.80	\$8.80
\$250,000	\$7.25	\$11.00
\$300,000	\$8.70	\$13.20
\$350,000	\$10.15	\$15.40
\$400,000	\$11.60	\$17.60
\$450,000	\$13.05	\$19.80
\$500,000	\$14.50	\$22.00

Accidental Death & Dismemberment

Enhanced coverage effective Jan 1, 2019:

- Identity theft protection
- Critical burn benefit
- Rehabilitation benefit

**See wisconsin.edu/abe
for more details!**



Accidental Death & Dismemberment

LifeStages Identity Management Services

Proactive Services

When personal data is compromised, this service helps take preventive measures to avoid identity theft (such as placing fraud alerts)

Resolution Services

When personal data is compromised, this service helps recover from identity theft with assistance to fix issues, handle notifications and provide credit/fraud monitoring

Document Replacement Services

This service helps to replace lost, stolen or destroyed documents and identification as well as helps to notify government agencies as applicable

Child Identity Theft Support

This service helps protect identities of children

Income Continuation Insurance

**Not an open enrollment
20% increases Feb 2019**

Income Continuation Insurance

The plan provides up to 75% of gross wages as replacement income if you become disabled. Benefits begin after a selected waiting period (minimum of 30 consecutive calendar days) or use of accumulated sick leave (up to 130 days), whichever is longer.

- ICI Overview: <https://www.ohr.wisc.edu/benefits/ici/>
- Income Continuation Insurance-Booklet: <http://etf.wi.gov/publications/et2106.pdf>
- Premiums and premium calculator: <https://www.wisconsin.edu/ohrwd/benefits/premiums/#ici1>

Income Continuation Insurance

Premiums for University Staff employees are based on the amount of sick leave hours that you have accumulated at end of the year and your annual salary. The more sick leave hours you retain, the lower your premium. Sick leave balances and your annual salary are evaluated at the end of every calendar year and premiums are adjusted the following February.

University Staff Temporary employees will always be in Premium Category 1 since they do not earn sick leave.

Premium Category 4, 5, and 6 are considered permanent plateau categories. Once you reach a plateau category you will never drop to a lower category even if your sick leave balance falls below the category's threshold.

University Staff Income Continuation Insurance (ICI) Premiums - Standard						
For coverage effective 2/1/2018						
	Category 1 <184 Hours Sick Leave	Category 2 184-519 Hours Sick Leave	Category 3 80 Hours Sick Leave*	Category 4 520-727 Hours Sick Leave	Category 5 728-1,040 Hours Sick Leave	Category 6 >1,040 Hours Sick Leave
Monthly Salary	ICCL1	ICCL2	ICCL3	ICCL4	ICCL5	ICCL6

Income Continuation Insurance

Premiums for Faculty, Academic Staff and Limited appointees are based on the waiting period that you choose and your annual salary. You may choose between a 30, 90, 125, or 180 day waiting period. The longer the waiting period, the lower the premium.

You may increase your waiting period at any time. You may only decrease your waiting period by applying using the Medical Evidence of Insurability form (acceptance not guaranteed).

Your annual salary is evaluated at the end of every calendar year and premiums are adjusted the following February.

Faculty/Academic Staff/Limited Appointees Income Continuation Insurance (ICI) Premiums - Standard For coverage effective 2/1/2018									
			30 Days		90 Days		125 Days		180 Days
Monthly Salary			30 Days / ICUL1	30 Days / ICU1E*	90 Days / ICUL2	90 Days / ICU2E*	125 Days / ICUL3	125 Days / ICU3E*	180 Days / ICUL4 (ER Share)
0.00	-	500.99	\$4.80	\$7.68	\$1.36	\$4.24	\$0.89	\$3.77	\$2.88-ER
									\$2.88

Wisconsin Retirement System (WRS)

Year	Employee Contribution for UW's General, Teacher, & Protective Categories	Employer Contribution	Total
2018	6.7%	6.7%	13.4%
2019	6.55%	6.55%	13.1%

This change will occur on the first check paid in 2019

Monthly: 01/02/19

Biweekly: 01/03/19

How long can I take to think about it?

When will the changes begin?



- Annual Benefits Enrollment
October 1 – 26, 2018



- Changes effective
January 1, 2019