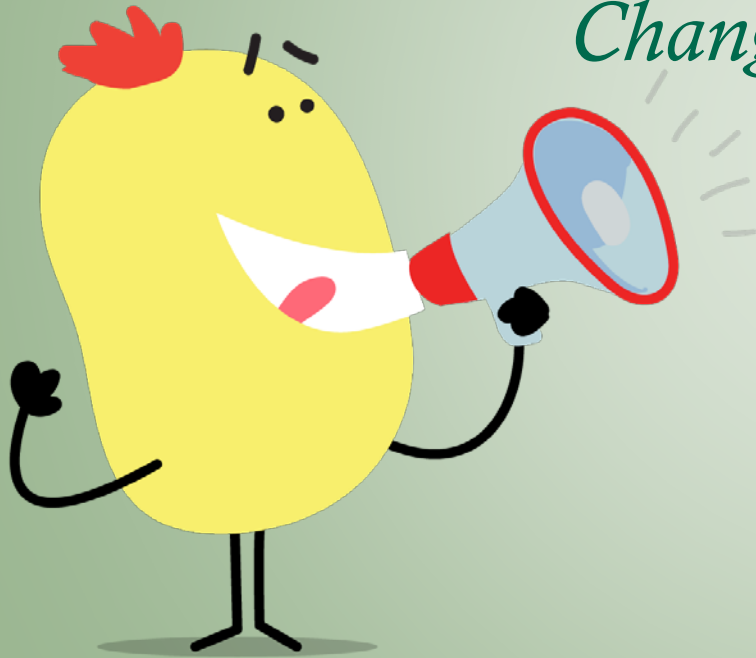


# 2018 Annual Benefits Enrollment

*Changes & Reminders!*



# State Group Health Insurance

## Plans no longer being offered in 2018

- Anthem
- Arise
- Humana
- United Healthcare



**ACTION  
REQUIRED**

**\*\*If you do not select a new plan, your health insurance coverage will end on 12/31/17**

# State Group Health Insurance Plans Available in 2018

- Dean Health - Prevea 360
  - Network Health
  - Security Health – Valley
  - WEA Trust - East
- 
- Provider directory links are available on the HR Connect blog at <https://blog.uwgb.edu/hr/category/payrollbenefits/>
  - You can check for your doctor or clinic on these provider directories to help determine which plan to choose for 2018
  - The Access plan (nationwide coverage) is also still available in 2018

# Domestic Partners

- The 2017-2019 Wisconsin Biennial Budget was signed on September 21, 2017. It eliminates the Chapter 40 domestic partnership program on the effective date of the bill.
- Domestic partners and dependent step-children who are currently enrolled in the following plans will lose coverage as of January 1, 2018.
  - State Group Health Insurance
  - State Group Life Insurance
  - Long Term Care Insurance
  - Supplemental Plans: Dental Wisconsin, EPIC Benefits+, VSP Vision Insurance

# Domestic Partners

- Domestic Partners and dependent step-children will be offered 36 months of COBRA continuation (conversion coverage for State Group Life).
- Domestic Partners and dependent step-children will remain eligible for:
  - Individual & Family Life Insurance; and
  - Accidental Death & Dismemberments.

These plans are administered by the UW Board of Regents



# State Group Health Insurance

## 2017 Premiums

Plan	Coverage	Monthly Premium
Regular with Dental	Single Family	\$88 \$219
Regular without Dental	Single Family	\$85 \$211
HDHP with Dental	Single Family	\$33 \$82
HDHP without Dental	Single Family	\$30 \$74
Grad Assist / Short-Term with Dental	Single Family	\$45.50 \$113.50
Grad Assist / Short-Term without Dental	Single Family	\$42.50 \$105.50

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# State Group Health Insurance Opt-Out

- \$2,000 Opt-Out Incentive is available for 2018
- If receiving the Opt-Out in 2017, you are REQUIRED to re-enroll for 2018
  - If you do not complete the new applications to opt-out of do not elect coverage, you will not have coverage or the incentive
- Incentive is paid out monthly throughout the year
- Incentive is considered taxable

New this year!  
You can Elect Opt-Out Plan in Self  
Service (eBenefits)

# High Deductible Health Plan/Health Savings Account Eligibility

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

*Must be eligible for BOTH the HDHP and HSA in order to enroll in the HDHP or Access HDHP Plan*



# High Deductible Health Plan (HDHP) Enrollment

- Employees who enroll in an HDHP must provide Coordination of Benefits (COB) Information
- *If you elect an HDHP and you do not provide the required COB information during your enrollment period, you will be defaulted to a non-HDHP health plan. Please review annually!*

# Health Savings Account (HSA) Limits

**HSA Limits when Health Rate is Full Employer Share:**

Coverage	Total Contribution Limit = (Employee + Employer)	Employee Limit	Employer Contribution
Single	\$3,450.00*	\$2,700.00	\$750.00
Family	\$6,900.00*	\$5,400.00	\$1,500.00

**\*Additional \$1,000 catch up if you will be 55+ years of age during plan year**

- Employees may make changes to their HSA Contributions at any time. No qualifying event needed.
- **If not HSA-eligible for all 12 months of the calendar year, may not be able to contribute full amount listed here**
- If you work part-time, the HSA employer contribution will be reduced by 50%.

# Uniform Dental Benefits Changes for 2018

- Reduce bitewing x-ray coverage from 2 per year to 1 per year
- Increase the maximum age for sealants from 16 to 19 years of age, once per lifetime, first and second molars only.



# Prescription/Pharmacy 2018 Overview



## Important Changes:

- CVS (including all Target) pharmacies are no longer In-Network. Other pharmacies may also be unavailable.
- New Mail Order Pharmacy- **Serve You** (replaces WellDyneRX)
- Certain Over-the-Counter medications are no longer covered such as Flonase and Prilosec
- New Mandatory Specialty Pharmacies:
  - **Lumicera**
  - **UW Specialty Pharmacy**

**\*\*No changes to the Pharmacy Benefits of Payment Structure**

# FSA Reminders

*You must re-enroll each year if you want to continue the coverage!*

## Types of Flexible Spending Accounts:

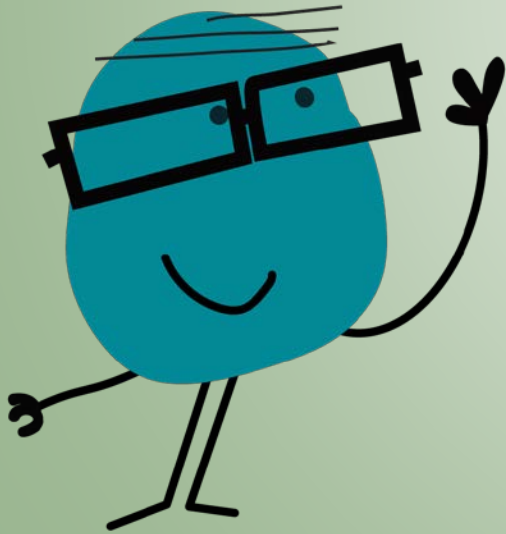
- Health Care FSA
- Dependent Day Care FSA
- Limited Purpose FSA (HDHP plan only!)

### Annual Carry-Over

- Up to \$500 remaining in Health Care or Limited Purpose FSA at the end of the year will carry over
- No carry-over for Dependent Care

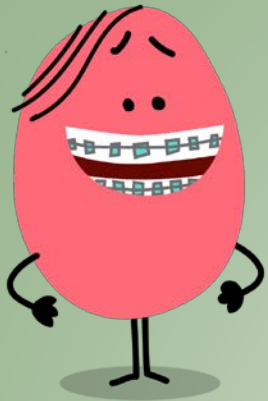


# Supplemental Dental & Vision Insurance Options



# Dental Wisconsin Select and PPO Plans

- Employees who enroll during ABE will be subject to a graduated dental benefits.
  - Year 1: \$600 maximum per member
  - Year 2: \$800 maximum per member
  - Year 3+: \$1,250 maximum per member (Full benefit)
- The annual maximum benefit has increased from \$1,000 to \$1,250 per member.
- There are no waiting period for preventative, basic or major restorative services
- There is a 24-month waiting period for orthodontic services (for children under age 19) for enrollment received during the ABE period.



# Dental WI Rates

Monthly Premiums for 2018	Employee	Employee + Spouse	Employee + Child(ren)	Family
Select	\$21.04	\$43.24	\$49.90	\$73.36
PPO	\$22.38	\$47.40	\$52.98	\$80.10

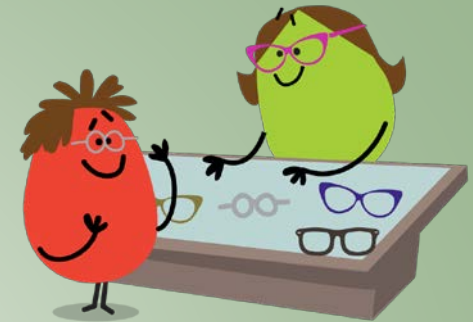
Dental Wisconsin- Select rates increasing by 2.5% for 2018

Dental Wisconsin- PPO rates decreasing by 9% for 2018

# VSP Vision Insurance

- Benefit Changes:
  - Frame Allowance increase to \$150
  - Full Coverage for UV protection on glass lens
  - Contact lens exam co-pay reduced to \$40
- New Primary EyeCare Supplemental Coverage including a \$20 co-pay:
  - Treatment for eye pain or infection – Testing for sudden vision changes – Cataract monitoring exams and Retinal Screenings

# VSP Rates



Monthly Premiums for 2018	Employee	Employee + Spouse	Employee + Child(ren)	Family
VSP Vision	\$6.54	\$13.08	\$14.73	\$23.54

VSP- No rate change for 2018



# Epic Benefits+

- Employees who enroll during ABE will be subject to graduated dental benefits.
  - Year 1: \$750 maximum per member
  - Year 2: \$1,000 maximum per member
  - Year 3+: \$1,500 maximum per member (full benefit)
- May add or remove optional vision insurance
- There is a 24-month waiting period for orthodontic service (for children under age 19)

# EPIC Benefits+ Rates

Monthly Premiums for 2018	Employee	Employee + Spouse	Employee + Child(ren)	Family
EPIC Benefits+ without Vision Insurance	\$21.38	\$42.78	\$42.76	\$64.14
EPIC Benefits+ with Vision Insurance	\$25.02	\$49.16	\$49.16	\$73.58

Rates are going down by 0.8% for 2018

# Individual & Family Group Life

## Annual Increase Option

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

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

Any other changes to existing coverage requires a paper application.

# Annual Benefits & Wellness Fair

- Thursday, October 5<sup>th</sup>
- 11:30 a.m. to 2:00 p.m.
- Phoenix Rooms of Union



# Open Labs

- If you have questions about your benefit options or would like help enrolling in your 2018 benefits online, please stop by an open lab! Benefits Specialists will be available to help you.
  - Mon, Oct 2<sup>nd</sup>: 3-4 pm (IS 1129J)
  - Tues, Oct 10<sup>th</sup>: 8-9 am (IS 1129J)
  - Fri, Oct 13<sup>th</sup>: 2-3 pm (IS 1129J)
  - Wed, Oct 18<sup>th</sup>: 3:30-4:30 pm (IS 1129J)
  - Fri, Oct 20<sup>th</sup>: 12-1 pm (1129J)
  - Mon, Oct 23<sup>rd</sup>: 8-9:20 am (1129J)
  - Wed, Oct 25<sup>th</sup>: 3-4:30 pm (CL 102)
  - Thurs, Oct 26<sup>th</sup>: 10 am-12 pm (IS 1129B)
  - Fri, Oct 27<sup>th</sup>: 8:30-10:30 am (IS 1129J)



# Alex

- An interactive decision-support tool that helps you make educated benefits enrollment decisions.
- Engages you one-on-one in a personalized benefits conversation that considers your unique personal situation, explains information in plain English, and helps you make benefits decisions that are best for you and your family.



# What's Next?



- Review your current benefits
- Consider benefits changes for 2018
- Go through Alex...
- Determine what benefits changes you will make for 2018
- Log into your My UW System portal, click on Benefits Information box...
- Click Submit after making your elections (\* no confirmation message – just “Saved”)
- You will receive an email the following day with a link to your 2018 benefits elections – please review and contact us if any changes are needed
- You must make your benefits elections online during the Annual Benefits Enrollment period, which is Monday, October 2<sup>nd</sup> to Friday, October 27<sup>th</sup>. Please enroll at least a week before the October 27<sup>th</sup> deadline in case any changes are needed.

# Questions

