



# **Annual Benefits Enrollment (ABE) Preview**

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September 28 – October 23, 2020

- Employee Trust Funds (ETF)'s website has preview information:  
<https://etf.wi.gov/news/its-your-choice-health-benefits-2021-preview-information-state-employers>
- UW-Madison employees must review, save, submit their 2021 benefits continuation/changes/terminations through Self Service (eBenefits) at [my.wisc.edu](https://my.wisc.edu) > **Benefit Information by 4:30 p.m., October 23, 2020**
- Please encourage your employees to complete their review and submissions early rather than waiting until the last day!

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## Benefits that require yearly enrollment:

- Health Opt-Out Incentive
- Flexible Spending Account (FSA):
  - Health Care FSA
  - Dependent Care FSA
  - Limited Purpose FSA
- Health Savings Account (HSA) as part of the High Deductible Health Plan (HDHP) or Access HDHP

If you don't re-enroll in these plans every year during ABE, participation in these plans terminate – they do *\*not\** automatically continue into the next year.



## OHR Benefits and Resource Fair

- In place of a one-day in-person fair on UW-Madison campus this fall, we will offer multiple Webex presentations throughout ABE.
- A virtual fair and online resources are being developed.

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## ETF Benefits Fair

- ETF themselves will offer 60 minute virtual presentations with Q&A
  - Employees can learn more about health and pharmacy benefits, dental & vision coverage, supplemental benefits and the wellness program.
- ETF is coordinating 60 minute benefit vendor presentations with Q&A
  - Employees can learn more about individual health plan networks and benefit vendors with Q&A.

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## Wisconsin Retirement System (WRS)

- WRS contribution, the money used to pay WRS benefits, is made up of employee and employer contributions. The required contributions are not changing:

Calendar Year	Employee Required	Employer Required
2020	6.75	6.75
2021	6.75	6.75

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## Health Savings Account (HSA) 2021

- Maximum contribution limits 2021:
  - Family \$7,200
  - Individual \$3,600
- HSA enrollment is required of anyone electing the High Deductible Health Plan (HDHP).

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## Flexible Spending Accounts (FSA) 2021

Plans will continue to be administered by ConnectYourCare (CYC)

- Health Care and Limited Purpose FSA contribution maximum = \$2,750
- Dependent Day Care FSA contribution maximum = \$5,000
- Health Care and Limited Purpose FSA unspent carryover limit = \$550



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## Vision Plan 2021

- DeltaVision (through Delta Dental of WI) is replacing VSP as the State's vision plan vendor
- Current VSP participants will automatically transfer to DeltaVision for 2021 unless employee cancels vision during ABE.
- No change to vision coverage
  - Continues to offer: no charge for standard progressive lenses, 1x/year routine exams for adults, 2x/year exams for children, annual contact lens exam, \$150 allowance for contacts or frames

- Rates:

Employee only	Employee plus child (ren)	Employee plus spouse	Employee and family
\$5.72	\$12.88	\$11.42	\$20.58

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## Dental Plan

- Delta Dental of Wisconsin will continue to provide the dental plans for 2021 and the same plans remain available.
- Rates:

	Employee only	Employee plus child(ren)	Employee plus spouse	Employee and family
Delta Dental PPO® - Select Plan	\$9.28	\$12.52	\$18.56	\$22.28
Delta Dental PPO® - Select Plus Plan	\$16.82	\$31.12	\$33.64	\$51.30
Delta Dental PPO Plus Premier – Preventive Plan	\$30.20	not offered	not offered	\$75.50



## Securian Accident Plan 2021

- Accident Plan pay enrolled claimants cash to help cover out-of-pocket expenses.
  - Coverage for accidents including: concussions, x-rays, dislocations, hospitalizations, lacerations, surgeries, fractures, identity theft protection, travel assistance, and accidental death & dismemberment (AD&D) coverage up to \$100,000 (change from \$25,000 in 2020)
- Rates increasing:

### Securian Accident Plan Monthly Rates

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$4.38	\$6.26	\$8.44	\$12.32

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## Reminders

Some benefits **do not offer open enrollment during ABE**, including:

- Income Continuation Insurance (ICI) disability insurance
- State Group Life
- UW Employees Inc. life
- Individual & Family life
  - Those already enrolled may increase their coverage during ABE, but this is not an open enrollment opportunity
- University Insurance Association (UIA) life
  - Eligibility reviewed annually by UW System, no enrollment action required by employees.