# UW Health Benefit Orientation (UWHC Staff)

Human Resources - UW Health



## **UWHC Benefits - Schedule of Events**

- Benefits Presentation
  - Please allow team members to distribute benefits checklists
  - Review the checklist for accuracy; Sign the <u>blue copy</u> and place checklists in pile at front of table
- Following Benefits Presentation
  - Ready to turn in forms and no questions?
    - Head to back table
  - Have questions?
    - Benefits team members will rotate through room answer general questions
    - If you need more detailed information, and questions about the enrollment forms, please contact the HR Service Center

### Your Action Items

- Checklist
  - Verify Demographics cross out if incorrect
  - Sign Blue form; place at front of table now (confirms attendance)
- Return completed enrollment applications
  - Required 3 forms
    - If enrolling in HDHP, need HSA enrollment form (4 forms total)
  - Any other benefits you wish to enroll in
  - Do not return other apps for benefits you wish to waive
- Complete Tax and Direct Deposit online through Oracle Cloud
- Please hold questions until the end
  - Staff available to collect completed forms
  - Staff will rotate amongst tables for questions



## Making Changes

 Have <u>30 calendar days</u> from your qualifying event date, including new hire date, to make benefit elections.

### 2020 Calendar

#### **February** March Elections need Su M T W Th F Su M T W Th F to be made by Start Date 3/3/2020 5 2/3/2020 5 11 12 13 14 15 16 17 18 19 20 21 11 12 13 14 15 16 17 18 19 20 21 22 22 23 24 25 26 27 28 23 24 25 26 27 28 29 29 30 31

## Future Opportunities for Changes

- Open Enrollment 2021
  - Changes effective January 1
- Qualifying Event
  - Completed required applications within 30 days of a Qualifying Event or Life Change Event.
  - Examples:
    - Marriage / Divorce / End of a Domestic Partnership
    - · Birth / Adoption of a child
    - Loss / Gain of Coverage from another health or dental plan
    - Spouse or dependent child death
    - FTE Change (newly eligible)
- Dependent Eligibility Verification needed: Based on the relationship of the dependent you are adding to your coverage, documentation may be needed to support the relationship. HR Service Center will follow-up with you directly.
- More Info?
  - Visit U-Connect > Life Change Events
  - Contact HR Service Center



## Eligible Dependents

- Pay attention to each benefit and who you intend to cover
- Domestic Partners recognized by UW Health for:
  - Requesting time off for bereavement purposes
  - Leave purposes (any changes to WFMLA may be updated based on future communications and decisions from the State of WI)
  - Must complete DP Affidavit and provide documentation
- For health insurance, if enrolling in family coverage must enroll all eligible dependents



# Retirement Savings





# Wisconsin Retirement System (WRS)

- Administered by the Department of Employee Trust Funds (ETF)
- Provides a benefit to you if you:
  - Terminate/retire employment (if vested)
  - Become totally disabled (as long as you meet the minimum service requirements)

Retirement

+Social Security
50-80% of Gross Income

- Die
- Enrollment is automatic no paperwork needed!
- Does not accept rollovers
- Beneficiary form mail directly to ETF

## **Employee & Employer Contributions**

- Required Employee and Employer contributions
  - 6.75% employee share
  - 6.75% employer share
- UWHC contributes an additional 1.2% for the accumulated sick leave conversion program
  - More info <a href="http://www.etf.wi.gov/videos/acc\_sick\_leave.htm">http://www.etf.wi.gov/videos/acc\_sick\_leave.htm</a>
- Contribution rates are established by ETF each year
- New and Mid-Career Employee Orientation on Retirement Benefits
  - www.etf.wi.gov/videos/retirement\_benefits.htm

## Vesting and Payments

## Vesting

- Immediately vested in your contributions
- Must have 5 years of WRS creditable service (if no prior WRS service) before vested in employer contributions
- Calendar Year (January 1<sup>st</sup> December 31<sup>st</sup>)
  - 1 year of Creditable Service = minimum of 1,904 hours
  - Can have partial year of service
    - Number eligible hours in a year divided by 1904

## Additional Contributions to WRS

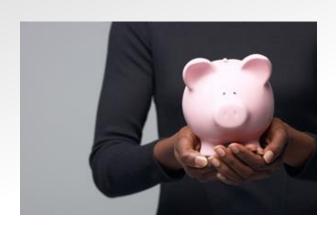
- Can make voluntary additional contributions to WRS account
- After-tax contributions
  - Still have to pay taxes on interest (not Roth)
- No employer match
- Not included in retirement annuity calculation
- May elect 100% of total gross compensation or \$57,000 (2020 limit), whichever is less

# Additional Retirement Options

	WDC/457(b)	TSA/403(b)	
Payroll Option	Flat \$ Amount or Percentage	Flat \$ Amount or Percentage	
Pre-Tax	Ye	es	
Post-Tax (Roth Option)	Yes	No	
Vendor Options	One	Multiple	
Annual Limit	\$19,500 under age 50 (each Plan)		
Catch-Up Contributions	\$6,500 if age 50+ by December 31 (Total \$26,000)		
Enrollment Opportunity	Enroll/Make Changes At Any Time		
Early Withdrawal Penalty if not age 59 1/2	No	Yes	
Accepts Rollovers	Ye	es	
Enrollment Info	Quick Enroll App on U-Connect or contact WDC	Contact Vendor	

## Summary of Retirement Options

- WRS Mandatory Automatic Enrollment
- Tax-Sheltered Annuity (TSA)/403(b) optional
- Wisconsin Deferred Compensation (WDC)/457(b) – optional



May contribute up to the IRS maximum in each plan

## Retirement Planning Resources

### U-Connect

- Depts/Programs > HumanResources > HR Calendar
  - Wisconsin Deferred Compensation
    - www.wdc457.org
  - Fidelity
    - Contact them at 800.343.0860
    - Offers Retirement Planner assistance to all UW Health employees
    - Schedule a free 1:1
       appointment 800.642.7131 or
       register online:
       www.fidelity.com/atwork/reser vations

#### On-site and Phone-based Retirement Planning for UW Health Employees







### Meet your dedicated and local Retirement Planners - Bob Intoccia and Sasha Owens

Retirement Planners are skilled at helping you through a consultative, needs-based approach.

#### Your UW Health Retirement Planners:

- Help with your overall financial well-being, including savings habits, asset allocation, income planning, and complex planning discussions, as well as with decisions at retirement or a job change.
- Offer a comprehensive approach to retirement planning that's fully integrated with online tools
- Are backed by industry-leading research and analysis, with the skills to help address your needs and to plan holistically across your financial resources.
- · Are available for in-person, one-on-one consultations at UW Health locations.
- Can also be reached by phone for added flexibility and convenience

#### Schedule a Complimentary One-on-One Appointment

Please consider bringing relevant account statements and any paperwork to help address your questions and needs during your consultation. Spouses or partners are also invited to attend, and registration is required.

Bob Intoccia Director, Retirement Planner bob.intoccia@fmr.com

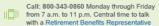
Sasha Owens Retirement Planner sasha.owens@fmr.com

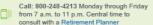
You can also visit **getguidance.fidelity.com** or call **800-642-7131**, Monday through Friday from 7 a.m. to 11 p.m. Central time.

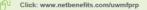




#### Other Ways to Connect With Fidelity



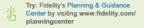






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## Health Insurance





## Health Insurance



- Sponsored by WRS
- Regular and temporary employees must have (before UWHC contributes to premiums):
  - 2 full months of WRS service
  - With work duration of 12 months or more
  - Temporary employees premiums are post-tax
- Coverage with employer contribution is 1<sup>st</sup> of month following 2 full months of WRS Service
  - If you had prior WRS service, see your checklist for effective date
- Required application to return indicating enrollment election (enroll; Opt Out; Waive)

## Health Insurance – EARLY Coverage

- May enroll in early coverage 1<sup>st</sup> of month on or following start date
  - Responsible for entire premium for first 2 months
    - Early coverage average single cost \$800
    - Early coverage average family cost \$2,000
  - May enroll in early single, then add family when UWHC contributes to premiums

New hires or employees returning from leave (lapsed coverage) only: Choose your coverage to be effective: REQUIRE	ΞΓ
☐ When my employer contributes to my premium	
As soon as possible (you will pay the entire monthly premium until you are eligible for your employer contribution)	
☐ I choose to decline/waive coverage (to decline health insurance and elect the opt-out incentive, go to section 12)	
☐ I choose to decline/waive coverage because I have other health insurance coverage (go to section 13 and sign)	

# Decision Point: Opt-Out Incentive or Enroll in Health Coverage

\$2,000 Opt-Out Incentive

Provided to new hires who – INSTEAD of enrolling in health – submit a timely application to...

Opt out of State Group Health Insurance (\$2,000 prorated\* based on eligibility for the employer contribution)

Must submit application to elect Opt-out; Enrollment must be submitted each year during Open Enrollment Considered taxable income

Is not a lump-sum; Paid out on bi-weekly paychecks

Further info available ETF Opt-Out FAQ http://etf.wi.gov/members/IYC2018/et-2107faq.asp#optout

## Opt-Out Incentive — Are You Eligible?

### Are you eligible for the \$2,000?

- Must be part of the WI Retirement System (WRS) and eligible for employer contributions toward State Health
- Must <u>elect</u> Opt-Out timely
- Cannot have State Health through a spouse or parent
- A State employee who, as of 12/31/15, was (1) under the WRS but (2) not enrolled in State Health is not eligible
- Must submit timely each year during Open Enrollment

## 2020 Health Insurance Premiums

Eligible Full and Part-Time (50%+) Regular and Temporary Employees:

		Monthly Premium		Per Pay Period Deduction**	
Insurance Type	Coverage Type	With	Without	₩ith	Without
	туре	Dental	Dental	Dental	Dental
It's Your Choice (IYC)	Single	\$93	\$89	\$46.50	\$44.50
Health Plan	Family	\$231	\$222	\$115.50	\$111
IYC Access Health Plan	Single	\$273	\$269	\$136.50	\$134.50
	Family	\$679	\$670	\$339.50	\$335
	Single	\$35	\$31	\$17.50	\$15.50
IYC HDHP	Family	\$87	\$78	\$43.50	\$39
IYC Access HDHP	Single	\$215	\$211	\$107.50	\$105.50
	Family	\$535	\$526	\$267.50	\$263



## Step 1: 2020 Uniform Dental Benefits

- Cost
  - Single \$4/month
  - Family \$9/month
- Must enroll in State Group Health to elect Uniform Dental
- Covers Diagnostic & Preventive Only
- Elect on same application as health – <u>not a separate</u> <u>application</u>
- No waiting periods

	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 caverage
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

# Step 2: HMO or Access? WHERE do you need to have coverage?

	НМО		Acces	s/PPO
2020	IYC Health Plan	IYC HDHP	IYC Access Health Plan	IYC Access HDHP
Premium Cost	Middle	Lowest	Highest	Mid-High
Rates	\$89/\$222	\$31/\$78	\$269/\$670	\$211/\$526
Coverage Options		Single or	Family	
Network Area	Select Health Plan Provider (ex. Quartz UW, Quartz Community, Dean, GHC, etc)		Nationwide – Freedom of choice on doctors and hospitals across the country (Access Network)	
Out-of-Network Coverage	No (urgent/emergent only)			es verage levels
Dental	Unifor	m Dental Coverage (	preventive & diagno	ostic)
Vision	1 Preventative Visit	Deductible must be met	1 Preventative Visit	Deductible must be met
Health Saving Account	No	Must Enroll in HSA; UWHC Contributions	No	Must Enroll in HSA; UWHC Contributions
Flexible Spending Account	Yes	No	Yes	No

# Step 3: Plan Design –

\$250 Individual

\$500 Family

100% coverage

\$15 per visit

\$25 per visit

\$75

10% after deductible (up to OOPL)

\$1,250 Individual

\$2,500 Family

**HDHP** 

\$1,500 Individual\*

\$3,000 Family\* \*For family coverage, full family deductible must be met \*In-network deductibles

100% coverage

After deductible, \$15 per visit

After deductible, \$25 per visit

After deductible, \$75

10% after deductible (up to OOPL)

\$2,500 Individual

\$5,000 Family

**Access HDHP** 

\$211/\$526

Traditional or HDHP?			
	Traditi	ional	HDI
2020	It's Your Choice (IYC) Health Plan	IYC Access Health Plan	It's Your Choice (IYC) HDHP
2020 Rates	\$89/\$222	\$269/\$670	\$31/\$78

**Annual Medical Deductible** 

Primary Office Visit Co-Pay

**Emergency Room Co-Pay** 

Annual Medical Out-of-

**Pocket Limit** 

(waived if admitted)

Speciality Office Visit Co-Pay

Annual Medical Coinsurance

**Preventive Services** 

# IYC Health Plan vs. IYC HDHP – Prescription 2020

Prescription Level	It's Your Choice (IYC) Health Plan	Access Health Plan	High Deductible Health Plan (HDHP)	Access HDHP
Administrator		Na	avitus	
Prescription Deductible	None		Included in medical deductible \$1,500 Individual / \$3,000 Family Must be met before coverage begins	
Level 1 (generic)			\$5	
Level 2 (brand name)		20% (	\$50 Max)	
Level 3*	40% (\$150 max)  * Level 3 if you don't take generic and no FDA MedWatch, 40%+diff btwn cost of alt drug and DAW			of alt drug and DAW drug
Level 4 (Preferred)	\$50 (if obtained from Pref Specialty Pharmacy) or 40% copay (\$200 max)			ay (\$200 max)
Prescription Out-Of- Pocket-Limit Individual / Family	Level 3* \$6	500/\$1,200 5,850 / \$13,700 1,200 / \$2,400 d at Lumicera or UW	Included in mo \$2,500 individua (combined me	l \$5,000 family

## Ideal Candidates for HDHP Enrollment



- Savvy about healthcare
- Interested & engaged in healthcare decisions
- Want more control over healthcare dollars
- Understand their financial exposure and are able to plan for it

## Who is Eligible for the HDHP/HSA?

You are eligible to apply for the High Deductible Health Plan with HSA if <u>you</u>:

- Are <u>not</u> claimed as a dependent on another's taxes; and
- Do <u>not</u> have other health coverage (subscriber)\*

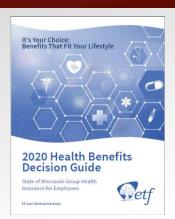
### \*This includes

- Medicare (including Part A)
- A spouse's or partner's non-HDHP health insurance
- A spouse's or parent's Health FSA
- Tricare (& possibly recent use of VA benefits)

## Step 4: Selecting a Health Plan

- 2020 IYC Decision Guide
- Access/PPO Plan
  - Will be "Access Network"
- Traditional HMO
  - Must select specific Health Plan
     Examples: Quartz UW, Quartz Community, Dean, GHC of SCW,
     WEA Trust-East, MercyCare, etc
  - Reference
    - IYC Decision Guide <a href="https://etf.wi.gov/its-your-choice/2020/20et-2107/direct">https://etf.wi.gov/its-your-choice/2020/20et-2107/direct</a>
    - Health Plan Search Page <a href="https://etf.wi.gov/its-your-choice/2020/health-plan-search/state">https://etf.wi.gov/its-your-choice/2020/health-plan-search/state</a>
    - Meet ALEX! <a href="https://www.myalex.com/etf/2020#intro">https://www.myalex.com/etf/2020#intro</a>







4. Are you eligible to enrollment, your initial Reason for Application

Health benefits or

New hire (when d

Eligible life event

☐ Eligible move to a

When my employ

As soon as possi

 I choose to declin I choose to declin

Eligible life event change your initial hire period), in

Scied one reason to add Add coverage/depende Marriage\*

Transfer to a new

Paternity acknow

Other:

5. Choose an It's You network benefits availabili

descriptions of each plan Selectione: | IYC hea

Make your plan design

Individual or family cov With or without dental? State employees: If you e eligible for an HDHP Local Wisconsin Public Et dental. Check with yo 6. Choose a Health P work, see health plan p Enter the complete hea

Access

New hires or employee

There are certain times throu etf.wi.gov/benefits-by-employ on how to enroll. Return this Your health insurance deduc employer to make this chang

Conversion Waiver/Revocati

1. Applicant Information Check here if your name, pho Name First M.I. Former/Maiden (if applicable)

Birth date Check your marital status: ni

Mailing address (Street)

Please check which applies to ☐ Employee ☐ Grad

Single (no change da

2. Spouse Information (if Name First M.I.

Birth date

Check here if your spouse's it 3. Dependent Information You may attach add Name if more space is First M.I. Last

"Full Health plan name mi Is any dependent listed here GHC, Access Health Plan If yes, name of parent:

Name:
7. Complete if you or an Medicare, including yourself. It
Name (first, m.l., last)
8. Romovo a Spouco or
Name of person(s) you are rem
Complete if you are C     If your employee monthly on
Information on IRC Section 1
My employee-required mor
Pre-tax eligible life ev
Post-tax (midyear ch:
10. Cancel Health Insura
Only complete this section to My premiums are deducted
Choose one reason for car
11. Do you Have Other H
Do you or any of your depen
a balance available as of the
Name of health insurance co
Policy number:

Name(s) of Insured:

ET-2301 (REV 9/3/2019)

Name:			ETF ID:		
12. State Employees Only: Decline Health Insurance & Elect the Opt-Out Incentive					
Are you electing to recei	ve the o	pt-out incentiv	e for 2020? Yes No		
•			tipend and are not currently,	🚾 Opt Out -	yes or no
under the State of Wiscon	isin Grou	ip Health Insun	ance Program, and that you o	Na	,
13. Signature Requir	ed				
			ce under the indicated health		
			ed to the Terms and Condition the best of my knowledge, at		
complete and true. Provid			nunishable under Wis. Stat. (		
Signature	۱ له د	۸/ ۱۰: ۲۲ ۵	o Cianatur	Dete	Data
			n Signatur		Date
""A real, handwritten	signat	ure If require	d on this application. An	electronic signature ca	annot be accepted.""
Return this complet	ed forr	n to your e	mployer.		
•		-			
UWHC NOTES:					
Please ensure your applic process your application,			hly and completely. Submitting	incomplete information de	elays our ability to
process your approaching	ana may	icadi ii d ded)	in chombine.		
if enrolling in family cover	age, Stat	e Statute requin	es that all family members be i	sted (including spouse and	all dependents
under the age of 19) - you	cannot	choose to leave	someone off the family plan un	less you provide proof of o	ther coverage.
f you have questions also	of benefit	ts or your earn)	ment application, please conta	+	
UW Health HR Service Co		is, or your enror	ment application, please conta	LL.	
phone: 608-263-6500					
fax: 608-263-5778					
Opt-Out					
if requesting the Opt-Out	for 2020,	complete section	ns 1, 12 and 13		
Wanted land					
if enrolling: Section 1 - Must list a spe	cific PCP	name or clinic	location		
Section 2 - If you have a s	pouse, c	omplete section	, even if you are enrolling in sir	rgie coverage	
Section 3 - Answer every			dent listed		
Section 5 - Answer each o	of the que	estions			
<b>Employer Completes</b>	Coding	instructions a	re in the Employer Health Ir	nsurance Administration	Menual.
EIN 0001-183	Employe			Payroli representative email	
0001-103	UWHC	Authority		hr@uwhealth.org	
Group number	Employe	e type	Coverage type	Health plan name/suffix	
63532 Individual Family					
Business Unit (if applicable)		Employment sta	tus of applicant	Employee deductions	
N/A   Full time   Part time   LTE   Pre-tax   Post-tax					ax
Hire date or date WRS-eligible employment or graduate					
appointment began					
Are you a MIDO confessor					
Are you a WRS-participating employer? ☑ Yes ☐ No Previous service check completed? ☐ Yes ☐ No					
Source of previous service check? Online Network for Employers (ONE)					
Did employee participate in the WRS prior to being hired by you? ☐ Yes ☐ No					



Phone number

(608 ) 263-6500

Payroll representative signature

Date signed

# Pre-Tax Savings Opportunities





## Pre-Tax Savings Opportunities

### Enrolled in non-HDHP plan through UWHC or Other

Flexible Spending Account (FSA) – Healthcare

### 

 Flexible Spending Account (FSA) – Dependent Daycare

### **Enrolled in HDHP through UWHC:**

- Health Savings Account (HSA)
- Limited Purpose Flexible Spending Account (LPFSA)

## Flexible Spending Account (FSA)



### 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 bracket):

### Without Pretax Account

\$100 earned

- \$25 tax withheld

\$75 to spend on anything

### With Pretax Account

\$100 earned and sent to CYC

- \$0 (not taxable)

\$100 to spend on qualifying items

# Flexible Spending Account (FSA) - Healthcare

- Paired with a non-HDHP plan
  - Can enroll even if not enrolled in Health coverage through UWHC
- No changes to amount during year, unless you have a Qualifying Event
- Debit Card (ConnectYourCare)
  - Entire election amount loaded onto card
- Must reenroll in benefit <u>each</u> year

Year	Annual Max	Rollover (into next plan year if not spent)	Expenses Must be Incurred By
2020	\$2,700	\$500	12/31/2020

# FSA - Eligible Expenses

# Healthcare/Medical Account - \$2,700 max

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

# Dependent Daycare Account – \$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 <a href="www.irs.gov">www.irs.gov</a> publication 502 for more!

Funds must be used by December 31, of plan year, there is no carryover into following plan year

<sup>\*</sup>Not an exhaustive list; See <a href="www.irs.gov">www.irs.gov</a> publication 502 for more!

# Health Savings Account Contributions – Required if enrolling in HDHP

- If enrolled in HDHP through UWHC required to open HSA account
  - You do not have to make employee contributions
  - Can change contribution amount mid-year
- Pre-tax contributions deducted from check
- Access through ConnectYourCare card
- Funds rollover from year-to-year
  - Can save for future medical expenses into retirement
- Eligible Expenses
  - See <u>www.irs.gov</u> publication 502 for more!

#### **Medical Expenses**

- Chiropractic adjustments
- Deductible and copayments
- Doctor office visits
- Diagnostic labs; X-rays
- Hearing aids and batteries

#### **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

## 2020 HSA Contributions

- Will my employer contribute to my HSA with ConnectYourCare?
  - Yes\*
- Must I contribute money into my HSA with ConnectYourCare?
  - No. But you must open the bank account.
- Is there a maximum contribution limit?
  - Yes
- Employer Contributions are pro-rated if enrolling mid-year
- Must have available HSA funds to use them.

Contributions - 2020	Single	Family
UWHC contributions	\$750	\$1,500
Annual Maximum Contribution (employee + employer)	\$3,550	\$7,100
HSA Catch-up Contributions (Age 55 and older)	Additional \$1	,000 per year

<sup>\*</sup>Halve if paying Less Than Half Time Rates



# Limited Purpose Health Care Flexible Spending Account

- Paired with a HDHP plan
  - Can enroll even if not enrolled in Health coverage through UWHC
- May only use for non-medical expenses (ex. vision and dental) until deductible is met
- Once deductible met can use for all eligible IRS expenses
- Debit Card (ConnectYourCare)
  - Entire election amount loaded onto card
- Must reenroll in benefit <u>each</u> year
  - Eligible expenses see <u>www.irs.gov</u> publication 502 for more!

Year	Annual Max	Rollover (into next plan year if not spent)	Expenses Must be Incurred By
2020	\$2,700	\$500	12/31/2020

### How do I use my Health or LPFSA?

- ConnectYourCare card
- Paper Claim Form
  - Required for Dependent Daycare
- Online claim Mobile App



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

Keep All Your Receipts!

### Supplemental Plans







### Supplemental Delta Dental (UWHC)

- Coverage effective 1<sup>st</sup> of the month on or following your date of hire
- Coverage for major services
  - 100% diagnostic and preventive
  - 80% basic (fillings, emergency treatment, sealants)
  - 50% major services (crowns, bridges, implants or dentures)
- Annual \$1,000 benefit maximum, per person
- Orthodontics 50% to age 19 (lifetime max \$1,250)
- Annual network deductible applies

Coverage Type	Monthly Premium
Single	\$20.92
Employee + 1	\$40.86
Family	\$64.54

### 2020 Select & Select Plus Delta Dental

2020 Ocicul &	Ocicul ius L	Jena Demai
	Select	Select Plus
Employee only	\$9.28 (Employee Only) \$12.52 (Employee + Children) \$18.56 (Employee + Spouse)	\$16.82 (Employee Only) \$31.12 (Employee + Children) \$33.64 (Employee + Spouse)

**In-Network Providers** 

**Annual Deductible** 

**Annual Benefit Max** 

**Basic Services** 

Maintenance

**Orthodontics** 

Major/Restorative

Coverage/Lifetime Max

Anesthesia

**Diagnostic & Preventive Services** 

Fillings, Emergency Pain Relief, Periodontal

Surgical extraction, root canal, oral surgery

Crowns, bridges, dentures, implants

\$22.28 (Family)

**Delta Dental PPO providers** 

\$100 / person

\$1,000 / person

No Coverage

50%

No Coverage

50%

50%

No coverage

\$51.30 (Family)

Delta Dental PPO or Premier

\$25 / person

\$2,500 / person

No Coverage

80%

No Coverage

60%

80%

50% regardless of age;

\$1,500 Lifetime Max

### Preventive Delta Dental

- Cost
  - Single \$30.20/month
  - Family \$75.50/month
- May <u>NOT</u> be enrolled in State Group Health Insurance
- Covers Diagnostic & Preventive Only
- Coverage is identical to what is offered through Uniform Dental
- No waiting periods

	Uniform Dental & Preventive Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO 8 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



#### 2020 UWHC Dental Benefits Plans Comparison

2020 Dental	State Uniform Dental (Combined with Sale Group Health Ins.)	Delta Dental Preventive Plan (Not Enrolled in State Health Insurance)	UWHC Supplemental Delta Dental		State Select Plan	State Select Plus Plan		
Network		i Delta Dental Premier networks	Delta Dental PPO	Deita Dental PPO Deita Dental Premier Non-Contracted		Delta Dental PPO	Delta Dental PPO	Delta Dental Premier
2020 Premium Rates (monthly)	Optional for 2020*	Optional for 2020**						
Employee	\$4.00*	\$30.20**		\$20.92		\$9.28	\$16	.82
Employee + Spouse	n/a	n/a		EE + 1= \$40.86		\$18.56	\$33	.64
Employee + Child(ren)	n/a	n/a		LL T 1- 940.00		\$12.52	\$31	.12
Family	\$9.00"	\$75.50**	EE	+ 2 or more = \$64.54		\$22.28	\$51	.30
Provider Network	In-Netwo	ork ONLY	Delta Dental PPO	Delta Dental Premier	Non- Contracted	In-network ONLY	In-Netwo	rk ONLY
Deductible (must be met before benefits are covered)	5	0	\$50	Individual/\$100 Family		\$100/person	\$25/p	erson
Calendar Benefit Max	Per p	erson		Per person		Per person	Perp	erson
Maximum amount the benefit will pay in a plan year	\$1,	000		\$1,000		\$1,000	\$2,500	
Diagnostic & Preventive	10	0%	100%	100%	80%	Not covered	Not co	vered
Routine Evals	2 pe	ryear	0	nce every 6 months		Not covered	Not co	vered
Cleanings	2 pe	ryear	0	nce every 6 months		Not covered	Not covered	
Bitewing X-rays	1 set p	er year	0	nce every 6 months		Not covered	Not covered	
Panoramic X-rays	Once even	/ 60 months	(	Once every 3 years		Not covered	Not covered	
Fluoride	2 per year i	up to age 19	2	per year up to age 19		Not covered	Not covered	
Basic	See apecif	ic services	Se	ee specific services		See specific services	See specific services	
Fillings	10	0%	100%	80%	50%	Not covered	Not co	vered
Extractions (non-surgical)	90	1%	100%	80%	50%	Not covered	Not co	vered
Local Anesthesia	80	1%	50%	50%	50%	50%	80	%
Emergency Palliative Care	80	1%	100%	80%	50%	Not covered	Not co	vered
X-rays (limited)	10	0%	100%	100%	80%	Not covered	Not co	vered
Oral Surgery		e covered under medical an	50%	50%	50%	50%	80	%
Major/Restorative	See specif	ic services	\$6	e specific services		See specific services	See specific services	
Implants			50%	50%	Not covered	50%	60	
Crowns			50%	50%	Not covered	50%	60	
Bridges	Not co	overed	50%	50%	Not covered	50%	60	•
Dentures			50%	50%	Not covered	50%	60	
Endodontic			50%	50%	50%	50%	80	%
Periodontic	Limited to Periodo	0% ontal Maintenance	50%	50%	50%	50% Does not apply to Periodontal Maintenance which is covered under the Uniform benefit or Preventive Plan	inot apply to Periodontal lenance which is covered er the Uniform benefit or Preventive Plan  Does not apply to Periodontal Maintena which is covered under the Uniform bene Preventive Plan	
Dental Walting Period		one	None	None	None	None		ne
Claim Filing Timeline		15 months		15 months		15 months		onths
Orthodontia		er 19 only)	50% (under 19 only)		Not covered	Not covered		dless of age)
Ortho Lifetime Max	9.71	500	\$1,250	\$1,250	Not covered	Not covered	\$1,500 (in addition to Uniform Dental)	
Ortho Walting Period		one	None	None	Not covered	Not covered	None	
Website	deltadentalwi.d	com/state-of-wi		deltadentalwi.com		deltadentalwi.com/state-of-wi	<u>deltadentalwi.d</u>	om/state-of-wi

### Supplemental VSP Vision

- Coverage effective 1<sup>st</sup> of the month on or following your date of hire
- VSP network <u>www.vsp.com/go/stateofwiemployees</u>
  - Providers are generally smaller doctors office
- Coverage for:
  - Exams
  - Lenses or contacts every 12 months
  - Frames every 24 months \$25 copay
  - Kids frames every 12 months
  - Discount for laser eye surgery

Coverage Level	2020 Monthly Premium
Employee Only	\$6.38
Employee + Spouse	\$12.76
Employee + Child(ren)	\$14.38
Family	\$22.98

### Sick Leave & Disability Insurance





### Sick Leave

- Full-time employees earn at the following rates (prorated for part-time):
  - Hourly
    - Earned at a rate of .04625 hour per hour paid, up to 80 hours in a pay period
    - 12 days per year (96 hours) based on 2080 hours
  - Salaried
    - Earn one day (8 hours) per month
    - 12 days per year (96 hours)
- Can use sick leave:
  - When you are ill
  - On an approved family / medical leave for one of following reasons
    - A family member requires care
    - A doctor's appointment cannot be scheduled outside of work shift
    - You are on a maternity/Paternity leave of absence
    - On a medical leave of absence
    - Bereavement
- Sick Leave Credit Conversion program
  - Use unused sick leave credits to pay post-retirement health ins.

# Income Continuation Insurance





### What is Income Continuation Insurance?

- ICI is a voluntary income replacement program
- It can cover employees for short-term and longterm disabilities

Short-term disability
(first twelve months)
claimant must be unable
to perform the duties of
their job

Long-term disability
Claimant must be
unable to engage in any
"substantially gainful activity" for
which they are reasonably qualified

 ICI benefits will be reduced (offset) by income from other sources

Waiting period: 30-day waiting period and exhaustion of sick leave (up to 130 days)

### Income Continuation Insurance





### **Benefit Amounts**

Benefit amount is 75% of the average monthly earnings

#### **Standard Coverage**

Covers annual salaries up to \$64,000 (maximum benefit of \$4,000/month)

### **Supplemental Coverage**

Covers annual salaries between \$64,000 and \$120,000

(maximum benefit of \$7,500/month)

 Benefit ceases when members are no longer disabled or reach age 65, whichever comes first. (benefits may be paid for a longer period if the employee is age 62 or older at the time of disablement)

# Income Continuation Insurance



Employee Monthly Standard ICI Premium Rates  effective 2/1/2020										
				onconto 2						
Cate	egory	1	2	3		4	5	6		
Minimum Sic	k Leave Hours	0	184	**80**		520	728	1040		
Monthly	y Salary				Т					
Up to	500.99	\$12.72	\$9.42	\$2.22	\$	1.14	\$0.61	0.00		
501.00 -	600.99	\$15.35	\$11.40	\$2.72	\$	1.40	\$0.74	0.00		
601.00 -	700.99	\$18.34	\$13.70	\$3.23	\$	1.64	\$0.88	0.00		
701.00 -	800.99	\$20.98	\$15.67	\$3.71	\$	1.90	\$1.01	0.00		
801.00 -	900.99	\$23.65	\$17.71	\$4.22	\$	2.15	\$1.14	0.00		
901.00 -	1,000.99	\$26.64	\$19.68	\$4.69	\$	2.41	\$1.28	0.00		
1,001.00 -	1,100.99	\$28.99	\$22.04	\$5.15	\$	2.64	\$1.42	0.00		
1,101.00 -	1,200.99	\$32.00	\$24.04	\$5.65	\$	2.88	\$1.55	Example:		
1,201.00 -	1,300.99	\$34.67	\$26.03	\$6.14	\$	3.14	\$1.68	\$1,600 m	onthly salary	,
1,301.00 -	1,400.99	\$37.66	\$28.39	\$6.62	\$	3.40	31.81	•	•	,
1,401.00 -	1,500.99	\$40.32	\$30.36	\$7.13	\$	3.65	\$1.94	New Hire		
1,501.00 -	1,600.99	\$43.01	\$32.35	\$7.63	\$	3.90	\$2.08	Premium	would be	
1,601.00 -	1,700.99	\$45.95	\$34.70	\$8.12	\$	4.15	\$2.22	\$43.01 pe	ar month	
1,701.00 -	1,800.99	\$48.62	\$36.68	\$8.62	\$	4.40	\$2.35	μ <del>-</del> -3.0 i βe		
1,801.00 -	1,900.99	\$51.65	\$38.69	\$9.11	\$	4.66	\$2.48	0.00		
1,901.00 -	2,000.99	\$54.29	\$40.72	\$9.59	\$	4.91	\$2.62	0.00		
2,001.00 -	2,100.99	\$56.95	\$43.03	\$10.09	\$	5.16	\$2.76	0.00		

<sup>\*</sup>Category 3 is a special rate category which permits employees to qualify for employer contribution by increasing their accumulated sick leave balance by at least 80 hours in the previous calendar year. Premium category 3 is also available to parttime employees on a prorated basis. For example, those employed on a half-time basis only have to add 40 hours (5 days) of sick leave in the prior year instead of the 80 hours (10 days) required for full-time employees. This proration applies only to Category 3.

### Life Insurance





### State Group Life Insurance



3. COVERAGE SELECTION	
☐ Basic Coverage (1x earnings) ☐ Supplemental Coverage (1x earnings)	Additional Coverage (check one)
Spouse & Dependent Coverage (check one)	1 Unit (1x earnings)
☐ 1 Unit (Spouse/Domestic Partner=\$10,000; Dependent=\$5,000) ☐ 2 Units (Spouse/Domestic Partner=\$20,000; Dependent=\$10,000)	<ul><li>2 Units (2x earnings)</li><li>3 Units (3x earnings)</li></ul>

#### Employee Coverage:

Each unit = 1x highest State earnings

Monthly premium cost depends upon

- Number of units elected
- Highest earnings (and thus the value of each unit), and
- Age of employee

#### Spouse/Dependent Coverage:

Monthly premium cost is

- \$2.26/month if 1 Unit
- \$4.52/month if 2 Units

### Supplemental Life Insurance

- Coverage effective 1<sup>st</sup> of month on or following 30 days from date of hire
- Employee coverage: \$5k,
   \$10k or \$20k
- Coverage for Spouse and Dependents
- Option to increase coverage each year with no underwriting
- Employee pays premium
  - See materials or U-Connect

#### **Employee & Spouse Coverage**

Rates below are per \$1,000 of coverage.

Premiums are deducted once per month on the 1st check of the month (A check).

Employee's Age	Employee Coverage	Spouse Coverage*
Under 28	0.027	0.040
28 – 30	0.030	0.044
31 – 33	0.038	0.056
34 – 36	0.045	0.066
37 – 39	0.054	0.080
40 – 42	0.082	0.120
43 – 45	0.130	0.190
46 – 48	0.157	0.230
49 – 51	0.218	0.320
52 <del>-</del> 54	0.279	0.410
55 – 57	0.388	0.570
58 – 60	0.483	0.690
61 – 63	0.666	0.860
64 – 66	0.959	1.200
67 – 69	1.340	1.670
70 – 72	2.067	2.590
73+	2.958	3.700

<sup>\*</sup>Spouse premiums are calculated using the employee's age

### UW Employees Inc. Life

- Coverage effective 1<sup>st</sup> of month on or following 30 days from date of hire
- Employee coverage only
- Decreasing Term Life policy
  - Coverage decreases and premiums increase as you get older
- Premiums

The level of Group Term Life insurance coverage you are eligible to elect, and your monthly cost, is determined by your current age. Refer to the chart below for the coverage available and the cost.

Age	Benefit Amount	Monthly Cost
Under 35	\$33,000	\$0.75
35-39	\$28,000	0.94
40-44	\$25,000	1.20
45-49	\$18,000	1.50
50-54	\$15,000	1.80
55-59	\$13,000	2.85
60-64	\$12,000	3.26
65 and over	\$7,000	2.25

All rates are subject to change.

Rates increase with age.

# UWHC Accidental Death & Dismemberment (AD&D)

- Coverage effective 1<sup>st</sup> of month on or following 30 days from date of hire
- Can elect Individual or Family Plan

- Includes programs such as:
  - Accident Insurance Protection
  - Dismemberment Protection
  - HIV Occupational Accident Benefits
  - Home Alteration and Vehicle Modification Benefit
  - Travel Assist Program
    - 100 miles or more from home
  - Identity Theft Protection through CyberScout

#### Monthly Premiums

Employee Benefit Amount	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
Employee only	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20
Family Plan	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40

### Additional Benefit Information



### Vacation Time

- Allocated on calendar year basis, earned based on hours paid each pay period
- Prorated for part-time/FTE (.5 FTE eligibility)
- Accrues while in pay status
- Based on years of service
- New employees eligible to use vacation hours up to allocated hours available, with manager approval.

Years of Service	Accrual Level
0-5 years	128 hours or 16 days
6-10 years	156 hours or 19.5 days
11-15 years	172 hours or 21.5 days
16-20 years	196 hours or 24.5 days
21-25 years	212 hours or 26.5 days
26+ years	236 hours or 29.5 days



### Holiday

- UW Health recognizes 8 holidays
  - January 1: New Year's Day
  - 3<sup>rd</sup> Monday in January: Martin Luther King, Jr. Day (MLK)
  - Last Monday in May: Memorial Day
  - July 4: Independence Day
  - 1st Monday in September: Labor Day
  - 4<sup>th</sup> Thursday in November: Thanksgiving Day
  - December 24: Christmas Eve
  - December 25: Christmas Day
- Effective: Date of Hire (.5 FTE eligibility)
- Must be employed on the holiday
- Holidays falling on weekend will be banked to PTO Bank
- Hourly if required to work a holiday, paid 1 ½ times for hours worked;
   Holiday hours are banked to PTO bank
- Salaried if required to work a holiday, banked holiday hours equal 11/2 times available holiday hours, based on FTE

### Paid Maternity/Paternity

- Eligible employees may receive up to one week paid time for the birth or adoption of child
  - Must have at least 1 year of service to be eligible



### **Tuition Reimbursement**

.5 FTE

- Administered in-house through Employee Self-Service (ESS) in Oracle Cloud
- Eligible programs include those that correlate to a role available at UW Health
- Must have completed 12 months of continuous employment prior to start of course

Education Program	Eligibility Criteria	Annual (Calendar Year) Benefit Amount
Technical Diploma Associate's Degree Bachelor's Degree	Includes all courses taken as part of an approved degree program, as well as prior learning assessment and tests used to document knowledge for the purpose of granting credit towards an approved degree (e.g. CLEP, ACE, DANTES)	Full-time: \$2000 Part-time: \$1000
Master's Degree Doctorate Degree	Includes all graduate level coursework taken as part of an approved graduate degree	Full-time: \$2000 Part-time: \$1000
Certificate Program	Courses taken as part of a Certificae program must have a measureable completion requirement beyond attendance and participation (e.g. grades)	Full-time: \$2000 Part-time: \$1000
Nursing Program	Includes all Technical Diploma, Associate, Bachelor, Master and Doctorate degrees for defined nursing fields of study.	Full-time: \$4000 Part-time: \$2000

### Employee Assistance Program

- Employee Assistance and Work-Life Program
  - -Services offered by LifeMatters
  - 1-800-362-3902, ext. 1310
    - Family, parenting or job concerns
    - Alcohol or drug abuse questions or problems
    - Emotional or stress-related issues
    - Child care referrals
    - Assistance with financial planning



### Other Benefit Programs

- U-Connect;
  - -Hi-5 (Recognize a co-worker!)
  - -Corporate Discounts
  - -Care.com
  - Employee Referral Program
    - List of eligible positions posted on Uconnect
  - -Cashless Convenience
    - Enroll through ESS
  - -Wellness Programs
  - –And more!



### Communications on Benefit Changes

- Wednesday Weekly In-Brief email
  - Important to Read!
  - Information is organized by Action Required, Vital to Know, For Your Information
  - All benefit information, including Open Enrollment details, communicated weekly
  - Includes organizational changes, messages from leadership, policy updates and more
- U-Connect
  - Source for all information including benefits, organization news and more

### Payroll Reminders

- Access paycheck through Oracle Cloud
- Direct Deposit or Payroll Card required
  - Update tax and direct deposit online through Oracle
     Cloud > Me > Pay
    - Must be updated by last day of pay period
  - If no direct deposit setup by last day of pay period,
     payroll card will be issued and mailed to address on file
    - Employee will need to activate card to have access to funds
- Payroll Calendar
  - Available on U-Connect

### 2020 Payroll Schedule

#### UW HEALTH

#### 2020 BI-WEEKLY PAYROLL CALENDAR

- "A" Payperiod Payperiod that includes the 1st of the month.
- "B" Payperiod Payperiod following the "A" payperiod.
- "C" Payperiod Payperiod following the "B" payperiod if it doesn't include the 1st of the month.

			CHECKS		CHECKS	CHECKS
	PAYPE	RIOD	PROCESSED	HOLIDAYS	PAYABLE	REMAINING
01 - A	12/22/2019 -	01/04/2020		Christmas Eve Day/New Year	01/10/2020	
01 - B	01/05/2020 -	01/18/2020	2		01/24/2020	24
02 - A	01/19/2020 -	02/01/2020	3	Martin Luther King Jr	02/07/2020	23
02 - B	02/02/2020 -	02/15/2020	4		02/21/2020	22
02 - C	02/16/2020 -	02/29/2020	5		03/06/2020	21
03 - A	03/01/2020 -	03/14/2020	6		03/20/2020	
03 - B	03/15/2020 -	03/28/2020	7		04/03/2020	19
04 - A	03/29/2020 -	04/11/2020	8		04/17/2020	18
04 - B	04/12/2020 -	04/25/2020	9		05/01/2020	17
05 - A	04/26/2020 -	05/09/2020	10		05/15/2020	16
05 - B	05/10/2020 -	05/23/2020	11		05/29/2020	15
06 - A	05/24/2020 -	06/06/2020	12	Memorial Day	06/12/2020	14
06 - B	06/07/2020 -	06/20/2020	13		06/26/2020	13
				**2020 Fiscal Year Ends**		
07 - A	06/21/2020 -	07/04/2020	14	4th of July	07/10/2020	12
07 - B	07/05/2020 -	07/18/2020	15		07/24/2020	11
08 - A	07/19/2020 -	08/01/2020	16		08/07/2020	10
08 - B	08/02/2020 -	08/15/2020	17		08/21/2020	9
08 - C	08/16/2020 -	08/29/2020	18		09/04/2020	8
09 - A	08/30/2020 -	09/12/2020	19	Labor Day	09/18/2020	7
09 - B	09/13/2020 -	09/26/2020	20		10/02/2020	6
10 - A	09/27/2020 -	10/10/2020	21		10/16/2020	5
10 - B	10/11/2020 -	10/24/2020	22		10/30/2020	4
11 - A	10/25/2020 -	11/07/2020	23		11/13/2020	
11 - B	11/08/2020 -	11/21/2020	24		11/27/2020	2
12 - A	11/22/2020 -	12/05/2020	25	Thanksgiving	12/11/2020	1
12 - B	12/06/2020 -	12/19/2020	26		12/24/2020	0

# Feedback – Let Your Voice Be Heard

### Three options to access the survey

#### **Direct Link**

https://bit.ly/uwhnebo

#### **SMS**

Text **UWHNEBO**to

41411

Standard text messaging rates may apply



If you do not have access to a mobile device, ask a NEO facilitator for other options.

### **Actions Required**

- Return completed enrollment forms within 30 days
- Must submit these forms even if waiving coverage
  - 1. Health Application
  - 2. State Group Life
  - 3. Income Continuation Insurance
- Enrollment forms for other benefits you wish to enroll in
- Complete Tax and Direct Deposit online Oracle Cloud
- If not submitting applications today
  - Fax to 608-263-5778
  - Attach to HR Help Desk Request

### Before You Leave Today

- Ready to Turn in Forms & No Questions
  - Turn forms in at back table
- Have Questions or Need Additional Time
  - Please remain seated at your table
    - General quick questions
    - Benefits team staff will rotate through room until 4:30pm
  - Contact the HR Service Center
    - Staffed 7am-6pm
    - Call 608-263-6500
    - Fax 608-263-5778
    - HR Help Desk Request



### Questions

