The Time Is Now. Enroll, Make Changes...It’s the Annual Benefit Enrollment Period for 2013!

The Annual Benefit Enrollment Period begins on October 8, 2012 and ends on November 2, 2012. This is your annual opportunity to evaluate your benefits, review upcoming program changes, determine your coverage needs for next year, and make appropriate benefits changes. This is the only time during the year when you are eligible to make benefit plan changes unless you have a life event (e.g. marriage, birth, divorce...) or a change in employment that allows you to change your benefits. By understanding your benefit options, you can get the most out of them. All changes made during this period take effect on January 1, 2013.

How do I know if I need to do anything during the Annual Benefit Enrollment Period?

If you do nothing, almost all of the benefits you have now will continue in 2013. However, Anthem DentalBlue Dental Insurance will no longer be available in 2013 and you must re-enroll in the Employee Reimbursement Account (ERA) program every year to participate. Many health plans are making changes to their provider network so you should confirm that the doctors you use will still be available under your health plan in 2013. Please review your benefits package to determine if it meets your needs.

If you answer “YES” to any of the questions below, you may want to consider taking action during the Annual Benefit Enrollment Period.

Are you currently enrolled in Anthem DentalBlue Dental Insurance?
✓ Anthem DentalBlue will no longer be available in 2013.

Do you typically have more than $100 in out-of-pocket medical, prescription, dental, or vision costs?
✓ You may able to save money by enrolling in the Employee Reimbursement Account (ERA) Health Care FSA program.

Do you have any child or adult daycare expenses?
✓ You may be able to save money by enrolling in the ERA Dependent Care FSA program.

Do you have WPS Metro Choice or Anthem Blue Northwest health insurance?
✓ Your monthly premium will be increasing significantly.

Are you anticipating any high cost dental procedures in 2013?
✓ You may want to enroll in Dental Wisconsin and/or the ERA Health Care FSA program.

Do you wear contacts or glasses?
✓ You may want to enroll in VSP and/or the ERA Health Care FSA program.

Do you have Individual & Family Life Insurance?
✓ You can increase your coverage level during this period.

Do you want to add any family members to your benefits?
✓ You can add eligible family members to your existing health, VSP and Dental WI coverage.

Don’t miss your chance to enroll in or make changes to your benefits for 2013!

Annual Benefit Enrollment Website: www.uwservice.wisc.edu/2013

Your feedback is important! Please take a few minutes to take the Annual Benefit Enrollment Survey. Your suggestions will help improve next year’s process. Click here to start the survey.
Benefit Changes Allowed During Annual Enrollment

<table>
<thead>
<tr>
<th>Plan</th>
<th>Open Enrollment</th>
<th>Change Plan</th>
<th>Cancel Coverage</th>
<th>Add Dependents*</th>
<th>Remove Dependents*</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Group Health</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Dental Wisconsin</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>VSP Vision</td>
<td>Yes</td>
<td>NA</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>EPIC Benefits+</td>
<td>No</td>
<td>May remove vision insurance only</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Employee Reimbursement Account (ERA)</td>
<td>Yes</td>
<td></td>
<td>Must re-enroll every year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthem DentalBlue</td>
<td>No</td>
<td></td>
<td>Plan Ending 12/31/12 - coverage will terminate automatically. If you are currently enrolled in Anthem DentalBlue and you enroll in Dental Wisconsin for 2013, waiting periods for benefits are waived.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual &amp; Family Life Insurance</td>
<td>No</td>
<td>May increase coverage only if currently enrolled.</td>
<td>Yes - can cancel at any time</td>
<td>No</td>
<td>Yes - at any time</td>
</tr>
</tbody>
</table>

* See the [Overview of Eligible Dependents](#) to see who you can cover on your plans.

**Ways to Enroll**

The method for enrolling in benefit plans varies by institution.

**Electronic Enrollment:** eBenefits is available for employees of UW-Eau Claire, Extension, Green Bay, LaCrosse, Madison DoIT, Oshkosh, River Falls, Superior, and System Administration. Starting on October 8th, go to the [myUW System portal](#) (Benefit Information Module) to make your benefit elections online. See the [eBenefits Quick Start Guide](#) to learn more about eBenefits.

**Paper Application Enrollment:** In the future, all UW institutions will use eBenefits for the Annual Benefit Enrollment period. However, the following institutions will continue to use paper applications this year: UW-Colleges, Madison (except DoIT employees), Milwaukee, Parkside, Platteville, Stevens Point, Stout and Whitewater. All [paper applications are available online](#) and must be submitted to your local benefits office.

**Employee Reimbursement Account (ERA) Health Care and Dependent Care FSA Enrollment (all employees):** You can enroll in ERA online at [www.wageworks.com](http://www.wageworks.com) until 10:59 p.m. CST. You may call WageWorks Customer Care toll-free at 1-855-428-0446, Monday - Friday 7 a.m. - 7 p.m. CST for enrollment assistance. **You must re-enroll in the program every year!**

All elections made during the Annual Benefit Enrollment period must be submitted no later than 4:30 p.m. on Friday, November 2, 2012. See ERA information above for online enrollment deadline.
State Group Health Insurance

Review the 2013 It’s Your Choice: Decision and Reference Guides for detailed health plan and coverage information. Be sure to verify that your current providers will still be available to you in 2013! Use the UW’s interactive tool to see what health plans and providers are available in your county. Plans may expand or reduce their service areas annually and access to providers can change.

Overview of State Group Health Insurance Changes for 2013

With a diverse workforce comes a wide range of personal situations and differing needs. The definition of family for one employee can be different - but equally as significant - from that of another. By understanding your benefits, you can get the most out of them.

- **WPS Metro Choice will offer two health insurance plans:** WPS Metro Choice Southeast and WPS Metro Choice Northwest. Anyone currently in WPS Metro Choice will automatically be moved to WPS Metro Choice Southeast if they do not change health plans for 2013. The Northwest plan will be available in 11 counties in Northwest Wisconsin.

- **Significant premium increase for WPS Metro Choice Southeast and Anthem Blue Northwest.** There are three different employee health insurance premium tiers. In 2013, WPS Metro Choice Southeast and Anthem Blue Northwest will move from premium Tier 1 to Tier 3 – the highest premium category. Your premium will go up over $100-$300 per month in 2013 (depends on coverage level). Please see page 7 for premium details.

- **New $50 Level 4 prescription copay.** There are currently three levels of prescription copays - $5, $15 and $35. **Certain specialty drugs** (subject to change) that typically require special storage and handling will now be subject to a new Level 4 copay of $50. Level 4 copays will be applied to a separate out-of-pocket maximum. You can reduce this copay to $15 if you enroll in the Navitus Specialty Rx program and receive your prescription through Diplomat Specialty Pharmacy. For more information contact Navitus at 1-877-651-4943 or see Diplomat’s website at diplomatpharmacy.com.

- **The current hospice care benefit will be expanded to include in-patient stays of up to 30 days at an approved hospice or skilled nursing facility for all employees covered under the State Group Health Insurance.**

Important Plan and Provider Changes

See the Wisconsin Department of Employee Trust Fund’s summary of important plan changes to view information about changes to health insurance benefits, provider networks and dental benefits. Your current health plan provider will send you a letter in early October alerting you to changes for 2013, including a list of providers that will no longer be available.

**Other Health Insurance Changes**

- Health plans will offer incentives for Health Risk Assessments (HRA) in 2013. HRAs are intended to help you understand and improve your health!

- Prior authorization required for high-tech radiology (e.g., CT scans, MRIs) and lower back surgery.

- See the article “Patient Protection and Affordable Care Act: Its Impact on Your Benefits” for details about how health insurance reform is changing your benefits.

- It is strongly recommended that you select a Primary Care Physician (PCP) for you and your dependents. Plans that require a PCP in 2013 are GHC-SC, Humana Eastern & Western, Physicians Plus and Unity-UW Health & Community.

- Be aware of dental changes under the following health plans: Anthem Blue, Network and Security.

**DISCLAIMER:** Every effort has been made to ensure that this information is correct and current. However, the terms and conditions of UW benefit programs are established by state and federal laws and regulations, the relevant contracts, and the policies of the Board of Regents. These sources of authority have control over the information to the extent there are any differences or conflicts.
Dental and Vision Insurance Options

Dental Wisconsin and VSP Vision Insurance are each offering an open enrollment period. If you have State Group Health Insurance (except the Standard Plan), your plan provides coverage for an annual vision exam and most plans offer some dental coverage. This coverage may meet your needs. However, if you want additional vision and/or dental insurance, you have some choices.

Anthem DentalBlue will no longer be available in 2013 and coverage will end on December 31, 2012. If you are currently enrolled in Anthem DentalBlue and you enroll in Dental Wisconsin for 2013, waiting periods for benefits are waived.

Dental Wisconsin Open Enrollment

Dental Wisconsin is a dental insurance plan administered by EPIC Life Insurance Company that provides partial dental coverage beyond what may be covered by your health insurance. You may choose between two plans – the Select Plan or the PPO Plan.

The Select Plan does not provide preventive or diagnostic coverage so you will want to know if your health insurance provides that coverage. Under the Dental Wisconsin PPO Plan, you will receive a higher level of benefits if you use a preferred provider. Both the Dental Wisconsin Select Plan and the PPO Plan allow you to choose your provider; however, using a Delta Dental Premier Provider will reduce your out-of-pocket costs.

You can also use your Dental Wisconsin ID card for discounts on vision care services, including eyewear, through Davis Vision. This is an additional feature of Dental Wisconsin and is not a vision insurance plan.

See the Dental Wisconsin brochure for more details.

VSP Vision Insurance Open Enrollment

VSP Vision Insurance provides partial coverage for a vision exam plus eyeglass lenses every calendar year and eyeglass frames once every other year. The plan provides partial coverage for contact lenses every year instead of eyeglasses or eyeglass lenses. It also offers discounts on laser vision correction. You may see the provider of your choice but your out-of-pocket costs will be lower if you use a VSP provider. See the VSP brochure for more details.

EPIC Benefits+

EPIC Benefits+ provides partial coverage for major dental services, a Hospital/Surgical benefit, and an Accidental Death and Dismemberment benefit. In addition, if you have EPIC Benefits+ without vision, you have a vision discount program through Davis Vision. If you have EPIC Benefits+ with vision, you have vision insurance included at an additional cost.

EPIC Benefits+ is not offering an open enrollment at this time. If you have the EPIC Benefits+ vision insurance, you may cancel this coverage for 2013 but you may not be able to re-enroll in the vision insurance in the future. You may also remove dependents or cancel your coverage. You must submit a paper application to cancel the vision insurance or remove dependents from coverage. See the EPIC Benefits+ brochure for more details.

Canceling Coverage

To cancel VSP, Dental Wisconsin or EPIC Benefits+ for 2013, submit an application to your local benefits office no later than 4:30pm on Friday, November 30th, 2012. If you use eBenefits, you can cancel VSP and Dental Wisconsin online through November 2nd but must use a paper application after November 2nd.

Experience a family status change? Update your benefits and beneficiary designations.

When a life-changing event occurs you typically have 30 days to make mid-year benefit enrollment changes to your current coverage. Generally the following family status events qualify: marriage or divorce, begin or end domestic partnership, birth or adoption of a child, death of a dependent, loss of other group coverage, or loss of dependent eligibility.

Benefit applications and beneficiary designations are available on the UW Service forms page.
Employee Reimbursement Account (ERA) Open Enrollment
The ERA program is a Flexible Spending Account (FSA) that allows you to set up an account to pre-fund your anticipated, eligible medical and dependent care expenses. You decide how much to set aside and that amount is deducted from each paycheck before Federal, State and FICA taxes are calculated so you save money on taxes.

All benefit-eligible employees may participate in the ERA program except LTEs, Fellows, Scholars, Graduate Interns/Trainees, or Post-Doctoral Fellows/Trainees.

A Health Care FSA is used to pay for eligible medical expenses that aren’t covered by your insurance. These expenses can be incurred by you, your spouse and your qualifying child or relative.

A Dependent Care FSA is used to pay for eligible dependent care expenses such as after school care, baby-sitting fees, adult or child daycare and preschool. Eligible dependents include your qualifying child, spouse and/or relative.

Think Before You Ink!
Your election is irreversible after the plan year has started, unless you have a qualifying Change in Status event. You have from January 1, 2013 - March 15, 2014, to incur expenses for the 2013 plan year and until April 15, 2014, to submit your claims. Any unused amounts will be forfeited and cannot be returned to you.

ERA Goes Mobile
Download the WageWorks EZ Receipts™ mobile app. Access your accounts and submit claims from your phone!

WageWorks Visa® Card
If you have a WageWorks Visa® Card, your 2013 election will be loaded on your card – you will not receive a new card for 2013. Any remaining 2012 balance will be carried over on your card and will be available for use until March 15, 2013. If you no longer have your card, contact WageWorks at 1-855-428-0446 for a replacement card. New enrollees will receive a WageWorks Card for 2013.

See the 2013 ERA Brochure for program details. ERA enrollment information is on page 2 of the brochure.

Individual and Family Life Insurance
This group term life insurance provides coverage for employees and their families. Each year, covered employees may increase coverage during the Annual Increase Option (AIO) period. See the Individual & Family Life brochure for more details.

You can use the Individual and Family Life Insurance premium calculator to see your current coverage level and determine your premium for 2013. During the AIO period, employees that have coverage effective on or before October 1, 2012, may elect to increase coverage by the following amounts:

- Employee: $5,000; $10,000; $15,000 or $20,000 (Maximum coverage: $200,000)
- Spouse/domestic partner coverage: $5,000 or $10,000 (Maximum coverage: $100,000)
- Child(ren) coverage: $2,500 (Maximum coverage: $10,000)

Spouse/domestic partner or child coverage cannot exceed your total coverage. If you have child coverage, new dependent children are covered automatically.

To increase your coverage, either elect your new coverage level electronically through eBenefits or submit the AIO form by 4:30pm on November 2nd. To decrease your coverage at anytime, submit an application to your local benefits office.

To ensure life insurance benefits are paid to the person(s) of your choosing, complete a beneficiary designation form and submit the form to UW System Administration.
As a UW System employee, you have several options to help you prepare for retirement. The Wisconsin Retirement System (with limited exceptions) covers Faculty, Academic Staff, Limited and Classified Permanent and Project employees. Most employees (except those who receive stipends) may also participate in the UW Tax-Sheltered Annuity (TSA) and Wisconsin Deferred Compensation (WDC) programs.

**The Wisconsin Retirement System (WRS) – 2013**

**Contribution Rates and your Annual Statement of Benefits**

The WRS employee contribution rate for 2013 will increase from 5.9% to 6.65% for all employees except those covered by the Executive WRS category. This change will occur on your first check payable in 2013.

It is anticipated that your WRS Annual Statement of Benefits will be available later this year. You will receive an email when the statement becomes available in the My UW System portal. The statement will be under the STATEMENTS tab in the BENEFITS INFORMATION module. This statement will reflect your WRS account information as of January 1, 2012. The statement was delayed this year due to technology/information systems changes at the Department of Employee Trust Funds (ETF) necessary to implement 2011 Wisconsin Act 10 (“budget repair bill”).

**Supplemental Retirement Savings Plans:**

**Tax-Sheltered Annuity [403(b)] and Wisconsin Deferred Compensation (457) Plans**

Both the Tax-Sheltered Annuity (TSA) and Wisconsin Deferred Compensation (WDC) programs allow you to save money for retirement. Both programs are voluntary and there is no employer contribution match. You may contribute to both plans and you may contribute on both a pre-tax and post-tax (Roth) basis.

You can begin participating in either plan at any time. You can also change your contribution and investments at any time. See the TSA website and the brochure *How to Enroll in the TSA Program* to learn about how to enroll in the TSA program. Contact WDC directly at 1-877-457-9327 or enroll online or make changes at www.wdc457.org. A variety of investment options are available under both plans. See the TSA Quick Guide and the WDC Spectrum of Investment Options for an overview of options available.

Are you looking to retire young and spend your retirement at the beach? Use WDC’s Dreamtracker application to find out how much you need to put in a retirement account now. TSA companies and WDC representatives will be at most benefit fairs to answer your questions.

**Saving for Retirement**

**Minimal Financial Commitment**

No start-up fee or account balance minimums. Start a TSA account with as little as $8 (bi-weekly) or $20 (monthly) per pay period. No minimum contribution under WDC.

**2012 Contribution Maximums**

Under age 50 - up to $17,000 annually under each plan
Age 50 or over - up to $22,500 annually under each plan

If you have more than 15 years of service with the UW or are within a few years of retirement, you may be able to contribute more than the maximums listed above. Contact your benefits office for details.

*Spectrum of Investment Options* for an overview of options available.

**Important Reminders**

- The Annual Benefit Enrollment Period begins October 8, 2012. You have until November 2, 2012, to submit your paper applications to your local benefits office or make your selections using eBenefits.
- Visit [www.uwservice.wisc.edu/2013](http://www.uwservice.wisc.edu/2013) for Annual Benefit Enrollment Period information.
- Be sure to attend your institution’s benefits fair!
- Contact your local benefits office if you have questions or need assistance.
- Remember to take the Annual Benefit Enrollment survey. Click here to start the survey.
# 2013 Monthly Employee Premiums

## UW System State Group Health Monthly Employee Premiums for 2013

<table>
<thead>
<tr>
<th>Employees covered by WRS</th>
<th>Non-WRS Employees covered by Graduate Assistant/Short Term Academic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>Tier 1 (all plans not listed in Tier 3)</td>
<td>$85.00</td>
</tr>
<tr>
<td>Tier 2 (Standard Plan – required to work out of state)</td>
<td>$124.00</td>
</tr>
<tr>
<td>Tier 3 (Standard Plan, WPS Metro Choice SE, Anthem Blue NW)</td>
<td>$230.00</td>
</tr>
</tbody>
</table>

Premiums listed do not apply to those who are required to pay less than half-time rates or pay the total premium.

## Dental and Vision Monthly Premiums for 2013

<table>
<thead>
<tr>
<th>Employees</th>
<th>Employee</th>
<th>Employee + Spouse/DP</th>
<th>Employee + Child(ren)*</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental WI Select</td>
<td>$20.52</td>
<td>$42.19</td>
<td>$48.68</td>
<td>$71.59</td>
</tr>
<tr>
<td>Dental WI PPO</td>
<td>$28.32</td>
<td>$59.96</td>
<td>$67.04</td>
<td>$101.34</td>
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<tr>
<td>EPIC Benefits+ Without Vision</td>
<td>$19.77</td>
<td>$39.54</td>
<td>$39.54*</td>
<td>$59.31</td>
</tr>
<tr>
<td>EPIC Benefits+ With Vision</td>
<td>$24.02</td>
<td>$47.04</td>
<td>$47.04*</td>
<td>$70.34</td>
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<tr>
<td>VSP</td>
<td>$5.24</td>
<td>$10.49</td>
<td>$11.23</td>
<td>$17.93</td>
</tr>
</tbody>
</table>

*EPIC Benefits+ coverage is “Employee + Child”

## State Group Health Monthly Employee Premium Increase for 2013

<table>
<thead>
<tr>
<th>Employees covered by WRS</th>
<th>Non-WRS Employees covered by Graduate Assistant/Short Term Academic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>Tier 1 (all plans not listed in Tier 3)</td>
<td>+ $4.00</td>
</tr>
<tr>
<td>Tier 2 (Standard Plan – required to work out of state)</td>
<td>+ $6.00</td>
</tr>
<tr>
<td>Tier 3 (Standard Plan, WPS Metro Choice SE, Anthem Blue NW)</td>
<td>+ $11.00</td>
</tr>
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</table>

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## Monthly Premium Increase for 2013

<table>
<thead>
<tr>
<th>Employees</th>
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<th>Employee + Spouse/DP</th>
<th>Employee + Child(ren)*</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental WI Select</td>
<td>+ $2.68</td>
<td>+ $5.51</td>
<td>+ $6.36</td>
<td>+ $9.35</td>
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<tr>
<td>Dental WI PPO</td>
<td>+ $1.50</td>
<td>+ $3.18</td>
<td>+ $3.55</td>
<td>+ $5.37</td>
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<tr>
<td>EPIC Benefits+ Without Vision</td>
<td>+ $0.78</td>
<td>+ $1.56</td>
<td>+ $1.56*</td>
<td>+ $2.34</td>
</tr>
<tr>
<td>EPIC Benefits+ With Vision</td>
<td>+ $1.03</td>
<td>+ $1.99</td>
<td>+ $1.99*</td>
<td>+ $2.98</td>
</tr>
<tr>
<td>VSP</td>
<td>No Change</td>
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*EPIC Benefits+ coverage is “Employee + Child”