



Fall Enrollment Opportunities begin October 5, 2009. All elections and changes made during this period will be effective January 1, 2010.

Click on the links below to view information about fall benefit enrollment opportunities for eligible employees

Table with 3 columns: Health Insurance, Anthem DentalBlue, VSP Vision (New plan offered in place of OptumHealth), UW Employees Inc Life Insurance, Employee Reimbursement Accounts (ERA), EPIC Dental and Excess Medical

For more information about fall enrollment opportunities and your benefits in general, please plan to attend an It's Your Choice Health and Benefits Fair in your area. A list of the fairs is on pages 18 and 19 of the It's Your Choice: 2010 Decision Guide: www.uwsa.edu/hr/benefits/ins/benefitfairs.pdf

Health Insurance

The It's Your Choice change period is from October 5 – October 23, 2009 for insured employees. You must have State Group Health Insurance in effect on or before October 1, 2009 to be eligible to participate in the It's Your Choice period.

During this enrollment period you may change your health plan and/or add eligible dependents to your coverage for 2010. As of January 1, 2010, your domestic partner, his/her children and your unmarried children under age 27 are eligible dependents and may be added to your coverage if certain eligibility requirements are met.

- If you are changing from single to family coverage, you must submit an application during the It's Your Choice enrollment period to add the dependent(s) to your coverage effective January 1, 2010.
• If you are adding a domestic partner to any of your insurance plans you must first send (via mail, fax or email) a notarized Affidavit of Domestic Partnership to the Department of Employee Trust Funds (ETF): http://www.etf.wi.gov/publications/et2371.pdf.
• If you have family coverage, an unmarried adult child is eligible as your dependent until the end of the month in which the child turns age 27.

- **Important:** There may be a tax consequence of covering a dependent who is not an eligible dependent under IRS Section 501. See [Imputed Income – Tax Consequences](#) below.
- For more information about domestic partner coverage and requirements, please visit <http://www.uwsa.edu/hr/benefits/dpbenefits.html> and/or http://etf.wi.gov/publications/domestic_partners.htm.

Notable Health Plan Changes for 2010

New Plan: HealthPartners is a new plan offered in Pierce, Polk and St. Croix counties. It also has providers in the Minneapolis area. HealthPartners will offer preventive and diagnostic dental benefits.

SMP: SMP will not be available in Buffalo or Pierce Counties. If you have SMP in one of those counties, you will need to elect a new plan or see SMP providers remaining in other areas.

Preventive/Diagnostic Dental Coverage: Four health plans are making changes/clarifications to their preventive and diagnostic dental coverage. The other plans are maintaining their current level of benefits.

1. Dean Health Plan's deductible for out of network preventive and diagnostic dental care will have a deductible of \$50 for an individual and \$150 for family coverage.
2. Health Tradition is removing the exclusion of coverage for dentures, bridges, replacement of appliances, crowns, etc. The annual dental benefit maximum remains \$500 per person.
3. Medical Associates Health Plan (MA) is clarifying that fluoride treatments are only covered for children age 19 and under.
4. Physicians Plus is limiting coverage for bridges and other major services to \$75 per year.

Changes to Employee Costs

The following premium information applies to non-represented employees. If you are represented by a bargaining unit that has not yet settled for the 2009 – 2011 biennium, you will continue to pay your current monthly employee contribution until the unit settles (or you change to a health plan in a different Tier, change your coverage level or move to a position required to pay the 2010 premium).

All participating health plans, except the Standard Plan, are Tier 1 plans for 2010. The Standard Plan remains the only Tier 3 plan. Employees who are required to live out of state to perform their job duties may elect the Standard Plan at Tier 2 contribution levels.

2010 Monthly Employee Health Insurance Premiums

	Single	Family
Tier 1	\$34.00	\$85.00
Tier 2	\$75.00	\$188.00
Tier 3	\$179.00	\$448.00

For non-represented employees under the GRADUATE HEALTH PLAN ONLY 2010 Monthly Health Insurance Premiums

	Single	Family
Tier 1	\$17.00	\$42.50
Tier 2	\$37.50	\$94.00
Tier 3	\$89.50	\$224.00

The level of employee contributions is established annually by the Department of State Employment Relations (OSER). The amount the employee contributions increase annually is based on the overall premium increase for all health plans for that year. For example, the overall health insurance premium increase for the State of Wisconsin Group insurance program for 2010 is approximately 8%. Therefore, the employee contributions are also increasing 8%.

Changes to Pharmacy Benefits

For all plans except the Standard Plan, the annual prescription drug out-of-pocket amount will increase to \$410 per individual and \$820 per family. The out-of-pocket amount for the Standard Plan will remain at \$1,000 per individual and \$2,000 per family.

Benefit Changes (apply to Uniform Benefits, SMP and the Standard Plan)

Due to changes in state and federal laws, the following benefits will be enhanced effective January 1, 2010:

1. Domestic partners and their children will be eligible for State Group Health, Epic Dental and Excess Major Medical + EyeMed Vision Discount Plan and State Group Life insurance coverage. Under State Group Life, all eligible dependents must already be covered in order to add a domestic partner without evidence of insurability. The same rule applies to spouses. Domestic partners and their children continue to be eligible for Anthem DentalBlue, vision insurance, Individual and Family Life Insurance and AD&D Insurance.
 - a. If an employee wants to enroll a domestic partner for coverage, the employee must submit a notarized Affidavit of Domestic Partnership (ET-2371) to ETF to establish a domestic partnership for benefit purposes. It only needs to be completed once regardless of the number of benefit plans elected. You have 30 days from the date the affidavit is received at ETF to submit all applications to your payroll/benefits office. The affidavit is available at www.etf.wi.gov/publications/et2371.pdf. ETF will send you written confirmation of receipt of the affidavit and advise you of the date the domestic partnership is established for benefit purposes.
 - b. You should enroll your domestic partner and any of his/her dependent children in all desired benefit programs at the same time so you do not lose an enrollment opportunity. For more information about domestic partner benefits, please see www.uwsa.edu/hr/benefits/dpbenefits.html
 - c. There may be imputed income tax consequences that you should consider before enrolling your domestic partner. See [Imputed Income – Tax Implications](#) below.
2. Adult children are now eligible dependents until the end of the month in which the dependent turns age 27. This applies to health insurance, Epic, Anthem DentalBlue and VSP vision insurance. There is no longer a requirement that the child be a full-time student or be dependent upon you for at least 50% of his or her support and maintenance to remain eligible as your dependent for benefit purposes. The child is an eligible dependent provided:
 - a. The child is unmarried.
 - b. If the child is eligible for an employer's health insurance because of his/her own job, the cost of that coverage to the child exceeds the fair market value of the coverage for the parent's health plan. There may be imputed income tax consequences that you should consider. See [Imputed Income – Tax Implications](#) below.
 - c. The adult child is totally disabled for an indefinite or long term period. The child may remain covered indefinitely.
 - d. The adult child is a full-time student who was previously called to federal active duty when the child was under the age of 27 years and while the child was attending, on a

- full-time basis, an institution of higher education. He or she is your eligible dependent regardless of age while a full-time student.
3. Inpatient and outpatient treatment for mental health or alcohol or other drug abuse will no longer have dollar or day limitations. These services will be covered on the same basis as any other medical treatment.
 4. There is a new benefit for treatment of autism spectrum disorders.
 5. Children under age 18 will have full coverage for cochlear implants and hearing aids (one hearing aid per ear every three years).

Imputed Income – Tax Implications

If your domestic partner or your or your partner's eligible dependents are not considered "tax dependents" under federal law, the fair market value of the health insurance benefits provided to your partner and partner's eligible dependents will be included in your gross income. This amount is considered "imputed income." This will increase both your taxable income and your tax liability. Under federal law, a domestic partner cannot qualify as your spouse for purposes of excluding employer-provided health benefits from your taxable income. Unless your domestic partner qualifies as a dependent under the Internal Revenue Code (IRC) §152, you will be taxed on the fair market value of the cost of coverage provided to your domestic partner.

The monthly imputed income amounts vary by health plan and are provided for either 1 non-tax dependent, or 2 or more non-tax dependents:

http://etf.wi.gov/employers/benefit_programs_imputed_income.htm

You may want to consult a tax advisor to help you determine how imputed income will affect your tax liability. Please also see [IRS Publication 501](#) to help you determine if your domestic partner or domestic partner's children qualify as tax dependents. For more information about imputed income, please see "Taxes" section of [ETF's Domestic Partner Benefits FAQ](#).

IRS Publication 501 summarizes the rules regarding qualified children and qualified relatives.

Tests To Be a Qualifying Child	Tests To Be a Qualifying Relative
<ol style="list-style-type: none"> 1. The child must be your son, daughter, stepchild, foster child, brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them. 2. The child must be (a) under age 19 at the end of the year (b) under age 24 at the end of the year and a full-time student, or (c) any age if permanently and totally disabled. 3. The child must have lived with you for more than half of the year. 4. The child must not have provided more than half of his or her own support for the year. 5. If the child meets the rules to be a qualifying child of more than one person, you must be the person entitled to claim the child as a qualifying child. 	<ol style="list-style-type: none"> 1. The person cannot be your qualifying child or the qualifying child of any other taxpayer. 2. The person either (a) must be related to you in one of the ways listed under <i>Relatives who do not have to live with you</i>, or (b) must live with you all year as a member of your household (and your relationship must not violate local law). 3. The person's gross income for the year must be less than \$3,500. 4. You must provide more than half of the person's total support for the year.

- For more information about Notable Plan Changes, plan service areas, FAQs on changes for 2010 and premium information please see the *It's Your Choice: Decision Guide*: http://etf.wi.gov/publications/dc_content/dc_2010/decision_guide_state_2010.pdf

- For the complete Uniform Benefits description and FAQs relating to the health insurance program outside of the enrollment period, please see the *It's Your Choice: Reference Guide*: http://etf.wi.gov/publications/dc_content/dc_2010/reference_guide_state_2010.pdf
- View a video about how to navigate the *It's Your Choice* book: http://etf.wi.gov/publications/dc_content/dc_2010/lts_Your_Choice_2009/player.html
- Health Insurance Application: www.bussvc.wisc.edu/ecbs/et2301.pdf

[Back to Top](#)

Anthem DentalBlue Dental Insurance

There will be an open enrollment period from October 5 – November 13, 2009 for eligible employees to enroll for Anthem DentalBlue coverage effective January 1, 2010. A current subscriber may also change plans within DentalBlue (e.g., change from the HMO to the Supplemental plan), change selected clinic (for Dentacare HMO and Preferred PPO members) and add dependents during this enrollment period. A domestic partner and his/her dependents are eligible for coverage. An unmarried child under age 27 will be considered an eligible dependent as of January 1, 2010. Premium will be deducted on a post-tax basis if you cover a domestic partner, his/dependents or an adult child who is not your tax dependent.

The Preferred PPO will cover dental implants in 2010 in accordance with the plan provisions.

IMPORTANT: Once enrolled in coverage for a plan year, you must remain covered for the entire calendar year.

2010 Anthem DentalBlue Monthly Premiums (No change from 2009)

		Dentacare HMO	Preferred PPO	Supplemental Plan
Monthly Premium Region 1*	Employee	\$23.27	\$23.51	\$16.59
	Employee + 1	\$46.55	\$47.01	\$33.19
	Employee & 2+	\$74.47	\$77.56	\$49.80
Monthly Premium Region 2**	Employee	\$28.78	\$23.51	\$16.59
	Employee + 1	\$57.56	\$47.01	\$33.19
	Employee & 2+	\$92.10	\$77.56	\$49.80

*Region 1: Milwaukee, Waukesha, Ozaukee, Washington, Racine & Kenosha counties

**Region 2: All counties not listed in Region 1

NOTE: If the Supplemental plan is selected, the employee must carry basic dental benefits under a health plan within the State Group Health Insurance program. The employee's dependents, including a domestic partner, do NOT need to be covered under the State Group Health Insurance program in order to be eligible for the Supplemental Plan benefits.

- 2010 Anthem DentalBlue benefit summary: www.uwsa.edu/hr/benefits/ins/dentcomp.pdf
- Application: www.uwsa.edu/hr/benefits/ins/dapp.pdf
- For more information: www.uwsa.edu/hr/benefits/ins/dentblue.htm

[Back to Top](#)

VSP Vision Insurance (replaces OptumHealth)

This is a new plan for 2010. There will be an open enrollment from October 5 – November 13, 2009 for coverage effective January 1, 2010. You may enroll on-line, by phone or by mail.

Employees who are currently enrolled for OptumHealth coverage in 2009 will need to complete an application to enroll for VSP coverage. Coverage will not transfer from OptumHealth. Coverage for all employees currently enrolled in OptumHealth vision will end on December 31, 2009.

Employees and their dependents, including domestic partners and their children, may enroll during the enrollment period. Unmarried children are eligible as your dependent until the end of the month in which he/she turns age 27. Premium will be deducted on a post-tax basis if you cover a domestic partner, his/dependents or an adult child who is not your tax dependent.

IMPORTANT: Once enrolled in coverage for a plan year, you must remain covered for the entire calendar year. If you want to cancel coverage, you must submit an application before December 1st to cancel coverage for the following year.

2010 VSP Vision Monthly Premiums

Single	Employee + Spouse or Domestic Partner	Employee + Children	Full Family
\$5.24	\$10.49	\$11.23	\$17.93

- VSP Vision benefit and enrollment information: www.uwsa.edu/hr/benefits/ins/vision.htm

[Back to Top](#)

UW Employees Inc Life Insurance

There will be an open enrollment period from October 5 – November 13, 2009 for coverage effective on January 1, 2010. UW Employees Inc Life Insurance is a term life insurance policy. Anyone can enroll in coverage regardless of health. This policy provides an inexpensive way to increase your overall life insurance coverage. This plan does not include coverage for your dependents.

- For more information (including rate and coverage information): www.uwsa.edu/hr/benefits/ins/uwee-ga-1117.pdf
- Application: www.bussvc.wisc.edu/ecbs/uwe-ga-1314UWS.pdf

Employee Reimbursement Accounts (ERA)

There will be an open enrollment from October 5 – November 13, 2009 for coverage effective January 1, 2010. You may enroll in the Medical Reimbursement Account and/or the Dependent Care Reimbursement Account. **You must re-enroll in the ERA program every year** – if you enrolled in the plan for 2009, coverage does NOT automatically continue. These plans allow you to set aside a specific sum of money on a pre-tax basis to pay for medical and dependent care expenses. Under federal IRS regulations, domestic partners are not eligible to submit claims on your account unless the domestic partner is a qualified tax dependent.

New for 2010, if you enroll for the Medical Reimbursement Account you will receive an electronic payment card that you can present at the time of service. This means that you will not have to submit a claim and wait for reimbursement from your medical account. You do not have to use the payment card but it is an option. Please see the Payment Card FAQ for more information:

https://www.myfbmc.com/customers/faq_dc.aspx.

NOTE: If you are enrolled in the ERA program for the 2009 plan year, you have until March 15, 2010 to incur eligible expenses and until April 15, 2010 to submit your receipts to Fringe Benefits Management Company. If you enroll for the 2010 plan year, you have until March 15, 2011 to incur eligible expenses under the program.

- 2010 Plan Booklet: http://etf.wi.gov/publications/era_2010_booklet.pdf
- For more information: http://etf.wi.gov/members/benefits_era.htm
- Calculate your tax savings:
<https://www.myfbmc.com/customer/taxanalysis.asp?mnu=RESOURCE>
- Enrollment is via phone at 1-800-847-8253 or internet at
<https://www.myfbmc.com/sso/papiMain.aspx> (instructions in plan booklet)

[Back to Top](#)

EPIC Dental and Excess Major Medical + EyeMed Vision Discount Plan

Epic is not offering a special enrollment opportunity for 2010. However, you may add coverage for a domestic partner and children to your existing Epic coverage. The same eligibility and enrollment rules apply to Epic as to the State Group Health insurance. A child may remain covered as a dependent until the end of the month in which he/she reaches age 27 if unmarried.

- Frequently Asked Questions: www.uwsa.edu/hr/benefits/ins/epicfaq.pdf
- For more information about Epic: www.epiclifec.com/products/state_intro.shtml and/or www.uwsa.edu/hr/benefits/ins/epic.htm
- Application: www.bussvc.wisc.edu/ecbs/epic-e11444-application.pdf

[Back to Top](#)