

Supplemental Benefits

Virtual Benefit Session for Members



Tech Check



Can you see the presentation?



Can you hear the moderator?

Welcome

- Supplemental Benefits Session 1 of 4
 - Friday, October 2
 - Wednesday, October 7
 - Tuesday, October 13
 - Wednesday, October 21
- Visit etf.wi.gov to view other <u>health benefit forums</u> and educational opportunities

Agenda

- Ground Rules & Introductions
- Supplemental Benefits 2021 Overview
 - Accident Plan
 - Long-Term Care
 - Pre-Tax Savings Accounts
- Q&A Session
- Member Resources

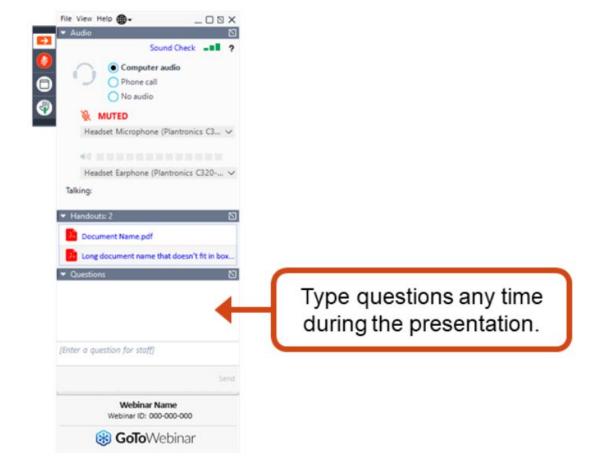
Ground Rules

- Please mute yourself
 - Only the moderator(s) and panelists will engage in active discussion, and will be muted when not actively speaking

- Enter all questions via the chat function
 - All general benefits-related questions are welcome
 - No personally identifiable information (PII) or protected health information (PHI) allowed

How to Participate





Introductions

Moderator

Sara Brockman, Communications Manager

Office of Strategic Health Policy Panelists

- Tom Rasmussen, Life Insurance & Dental Benefits Program Manager
- Xiong Vang, HSA & ERA Accounts Program Manager
- Douglas Wendt, Health Policy Advisor & Supplemental Programs Manager

Supplemental Benefits

- Accident Plan Update
- Long-Term Care
- New Supplemental Benefit Options for Local Employers



Long-Term Care





New enrollments for state employees and retirees allowed year-round



Current participants can keep their plan, no action required



See **ETF** website for more details

Subject to Underwriting

Long-Term Care





Each member's policy is individually underwritten



Premiums are based on each member's age, gender, and health at time of enrollment



You can choose from a range of coverage options

Subject to Underwriting

Questions About the Long-Term Care?



Mutual of Omaha Long-Term Care Insurance Administered by HealthChoice

1-800-833-5823

Accident Plan



- Provides a cash payment to help cover out-of-pocket expenses, regardless of health insurance coverage
 - Concussions
 - ER Treatment

- Fractures
- Hospitalization

- Surgeries
- X-Rays
- Accidental death and dismemberment (AD&D) payment amount has been increased for members up to \$100,000
- Portable account; enrollment may be continued until age 70

Active Employees Only
UW Hospital & Clinics Employees: Not eligible for this plan

New Benefit Options – Local Employers

• If an employer opts in, local members may be eligible for two new supplemental benefits effective January 1, 2021:



Accident Plan

Available to active local employees



Available to active local employees and retirees

Locals Only

Local Health Plans Supplemental Options

- New for 2021 <u>searchable web table</u> of local employers
- Central resource for members, employers, and ETF staff

| | Preventive | Select | Select Plus | Vision Plan | Accident Plan |
|---------------------------------------|------------|--------|-------------|----------------|------------------|
| Barron County Housing Authority | х | | | | |
| Bayfield County | × | × | × | | |
| Bay-Lake Regional Planning Commission | | | x | | |

Locals Only

Questions About the Accident Plan?



https://www.LifeBenefits.com/plandesign/WIETF

1-866-295-8960

Pre-Tax Savings Accounts

- Re-enrollment Requirement
- Limit Increases
- New Eligible Expenses
- UW Parking & Transit Availability

State Only



Re-Enrollment Requirement





Members <u>must</u> re-enroll in Pre-Tax Savings Accounts each year

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

- Dependent Day Care Account
- Parking Account
- Transit Account

State Only



Limit Increases

| Program | 2020 | 2021 | Change | | | |
|--|---------------|--------------|---------------|--|--|--|
| Health Savings Account | | | | | | |
| Individual Contribution Limit | \$3,550 | \$3,600 | \$ 50 | | | |
| Family Contribution Limit | \$7,100 | \$7,200 | \$ 100 | | | |
| Health Care FSA & Limited Purpose FSA | | | | | | |
| Annual Contribution Limit | \$2,700 | \$2,750 | \$ 50 | | | |
| Carryover Limit | \$500 > \$550 | \$550 | (\$50) | | | |
| Parking Account & Transit Account | | | | | | |
| Monthly Contribution Limit | \$265 /month | \$270 /month | \$ 5 | | | |

State Only

Connect Your Care

New Eligible Expenses

- Eligible expenses for HSAs and FSAs now <u>permanently</u> include:
 - Over-the-counter drugs and medicines not prescribed by a doctor (aspirin, cough medicine, decongestants, etc.)
 - Menstrual care products (pads, liners, tampons, etc.)
- See the full list of eligible expenses on CYC's website

State Only

UW Parking & Transit Availability

- UW System employees may enroll in parking and transit accounts for plan year 2021
- Elections will be effective January 1, 2021



Note: UW Hospital & Clinics recently decided to opt out of offering these accounts in 2021 – materials updated to reflect this change



State Only – UW System Employees

Questions About Pre-Tax Savings Accounts?



Available 24/7 for program-specific questions

https://www.connectyourcare.com/etf

1-833-881-8158



Active state members should contact their benefits specialist for questions on:

- Eligibility
- Paycheck deductions

Q&A Session

- Please type questions into the chat box
- Questions should be general
- No PII/PHI permitted



Q&A Session – Time to Wrap Up



We have time for one last question...

Resources

- Virtual Benefit Fair Alternatives
- Member Resources
- Further Questions



2021 Virtual Benefit Forums



- Throughout open enrollment
- 20 total sessions
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy for Retirees
 - Dental & Vision Coverage
 - Wellness Program
 - Supplemental Programs
 - Pre-Tax Savings Accounts, Accident Program, Life Insurance



Benefit Vendors for Members

- Throughout open enrollment
- 30 total sessions
 - 2 sessions per vendor



- Registration required via ETF website
- No PII/PHI permitted
- See <u>ETF websit</u>e for session details

2021 Virtual Benefit Forums



Benefit Vendors for Members

- Meet ConnectYourCare
 - Monday, October 19 3 to 4 PM
- Meet Securian
 - Friday, October 9 8 to 9 AM
 - Tuesday, October 20 3 to 4 PM

Member Resources

- ETF website
 - New Health landing page etf.wi.gov/health
- Important Changes for 2021
 - State employees
 - <u>Local employees</u> same for all Local Program Options
 - See meeting materials for PDF versions
- Health Plan and Vendor contact information
- 2021 Decision Guides

Further Questions



If you have additional questions following today's session, you can contact:

- Contact the <u>vendor</u>, or
- An ETF benefits specialist at 1-877-533-5020

7:00 a.m. to 5:00 p.m. (CDT) / Monday – Friday

Evaluation Survey



You will receive an evaluation survey following this session – please take a few minutes to complete the survey



Thank You!

