

ANNUAL BENEFIT EVENTS

This document outlines the various events that occur throughout the calendar year that affect various benefit plans.

Plan	Event	Month Performed & Process
State Group Health Insurance	Premium Updates	November: Annual premium changes are implemented with deductions taken in the payroll month of November each year for January coverage as deductions for this plan are taken two months in advance.
State Group Health Insurance	Dual Choice Enrollment	October: Each October employees enrolled in the health insurance plan as of October 1 or earlier are notified of the opportunity to participate in Dual Choice. This is NOT an open enrollment opportunity as only employees already enrolled are eligible to participate in Dual Choice. During this time, employees can change plans or elect to change from single to family coverage with coverage changes effective January 1 of the following calendar year.
State Group Life	Premium & Coverage Update	January: In January coverage and premiums change based on the prior year's WRS earnings unless a prior year's earnings were higher. The highest level of coverage is always retained. The January premium is for March coverage.
Income Continuation	Standard Coverage	February: Premiums for both the standard level of coverage and the supplemental are based on the prior year's WRS earnings. If an employee was on leave or off the payroll for 3 months or more during the calendar year earnings are estimated to determine premiums. February: Each year an employee's earnings are re-evaluated to determine eligibility for the supplemental plan and an employee has an opportunity each year to elect this coverage if they meet the earnings test.
	Supplemental Coverage	
	Deferred Enrollment	January: In January employees eligible to enroll for the first time through the Deferred Enrollment opportunity are identified. An employee has until January 30 to apply with coverage effective in April.
Dental & Excess Medical (EPIC)	Premium Changes and Open Enrollment	December: Changes in premiums are approved by the Employee Trust Funds Board. Determination of an Open Enrollment is determined by EPIC Life, the plan provider.
OSER Represented Dental	Premium Changes <u>and</u> <u>Open Enrollment</u>	December: Changes in premiums and the determination of whether an Open Enrollment opportunity is offered are determined by the Office of State Employment Relations which is the organization responsible for this plan.
UW Non-Represented Dental	Premium Changes and Open Enrollment	December: Changes in premiums and the determination of whether an Open Enrollment opportunity is offered are determined by UW System Administration which is the organization

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Union Dental	Premium Changes <u>and</u> <u>Open Enrollment</u>	December: The various Unions offer dental insurance to the employees they represent and the unions determine when premiums are changed as well as whether there will be an Open Enrollment opportunity offered.
Spectera Vision	Premium Changes and Open Enrollment	December: Changes in premiums are approved by the ETF Board. Spectera will offer an Open Enrollment opportunity each calendar year with the first deduction taken in December for January coverage.
UW Employees Inc.	Premium changes, if any and premium changes based on age	April: Premiums are based on age and change each year with the deduction taken in April for May coverage.
Individual & Family Group Life	Annual Optional Coverage Increase and premium changes	March: Each year employees are notified of an opportunity to increase coverage. The election to do so is sent out in March with changes in coverage and premiums taking place with the April deduction for May coverage. Premiums are changed during the same timeframe.
University Insurance Association (UIA)	Eligibility determination and premium deduction	October & March: There are two times during a calendar year that Unclassified employees are enrolled in the UIA program. Eligibility is based on an earnings test and participation is mandatory if the earnings test is reached. In October each year if the earnings test is met, eligible employees have a one year premium deducted. This premium covers the plan year from October 1 through September 30 of the following year. The second test is run each year in March and if an employee did not have a deduction taken in October but meets the earnings test in March, a half-year's premium is deducted in March. The coverage for these employees is from April 1 through September 30 of the calendar year.
Multiple Deductions	Deducting insurance premiums for Unclassified employees that are off payroll in the summer.	May: Multiple deductions are taken from unclassified employee's earnings in May if the employee will be off the payroll during June, July, and August. These multiple deductions are taken for all insurance plans. No multiple deductions are taken for ERA or Tax Sheltered plans. Generally speaking this includes employees paid on an academic year basis, annual year basis project and program assistants and some research assistants.
Unclassified Leave	Annual Leave Reserve Account (ALRA)	June: Employees are notified via their June Unclassified Leave Statement of the eligibility to bank vacation in the ALRA account. Employees must have attained 10 years of service to be

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		eligible to bank vacation in ALRA and are notified in June of one fiscal year that their eligibility will begin June of the following fiscal year.
Classified Leave	Annual Leave Options	December: Employees eligible to bank vacation in a Termination/Sabbatical account or eligible to receive cash for vacation time are notified of eligibility in November and must file their election in late December.
Employee Reimbursement Account Program (ERA)	Annual Enrollment	October: Each October employees are notified of eligibility to participate in the ERA program the following calendar year. The enrollment period generally runs from early October to mid-November with coverage beginning the following January 1.
All Plans	UW Staff Benefit Statements	April: Staff Benefit Statements are produced after the classified A payroll is calculated each year. The Statements are a projection of the benefits in which an employee is enrolled based on the employee's benefit deductions as of that month. In 2007, statements were put in the UW Madison portal versus printing them hard copy. Employees receiving hard copy earnings statements received hard copy Staff Benefit Statements.
Wisconsin Retirement System Statement of Benefits	Annual Statement of Benefits	April: Employee Trust Funds distributes the Annual Statement of Benefits each year in mid-April or early May. The Statement reflects the employee's earnings, service and benefit projections as of the January 1 preceding the date of distribution. This statement contains only retirement information.
Wisconsin Retirement System (WRS)	Monthly Earnings & Service Report	Monthly: Each month, a WRS report is submitted to ETF on which the exceptions are reported, e.g. terminations, new employee records, changes in employment category, etc.
	Annual Earnings & Service Report	January: Once annually, a report is submitted to ETF that contains the earnings and service for all employees that did NOT terminate during the year. For employees that changed employment categories throughout the year, the annual record shows earnings and service from the time the change was made through the last payroll payment in December.