

2020 It's Your Choice

September 30 – October 25, 2019

The Annual Open Enrollment period is an opportunity for eligible employees to enroll in or make changes to select benefits plans for the upcoming calendar year. This is the only time during the year when you are eligible to make benefit plan changes to most plans unless you have a qualifying life event (family or employment change) that allows you to change your benefits mid-year. An [Open Enrollment Quick Reference Guide](#) summarizes changes that can be made during this enrollment.

CHANGES MADE DURING OPEN ENROLLMENT WILL BE EFFECTIVE JANUARY 1, 2020.

Before making your elections you should access the website below to review the 2020 benefit program offerings as presented by the Department of Employee Trust Funds. This website contains information on health insurance, supplemental benefit offerings and Flexible Spending and Health Saving Accounts.

http://etf.wi.gov/members/IYC2020/IYC_home.asp

To make your 2020 Benefits Enrollments through the STAR System, you will access [STAR Employee Self Service](#) system for the 2020 Benefits Enrollment. All benefit enrollments must be enrolled through Employee Self Service. There is no direct vendor or paper enrollment. **All elections on STAR Employee Self Service must be completed by the end of the day (11:59 pm) on Friday, October 25, 2019.**

All elections for benefits, flexible spending accounts and health savings accounts are made through the STAR system. Your EIAM account will allow you to access the Courts benefit enrollment for 2020. The EIAM account is the same one you use to enter your time or seek travel reimbursements. To make changes to your EIAM account, go to this website: <https://eiam.wisconsin.gov>. If you cannot access your EIAM account, please contact Terry Hopkins at 608-266-6808. You will not be able to access the STAR System unless your EIAM account is active.

Important considerations for 2020:

Health insurance related changes

- ✓ Please review the [2020 Health Benefit Decision Guide](#) for important changes.
- ✓ **Even if you do not wish to make changes for 2020, you should still go through the Benefits Enrollment process in the STAR system to confirm your current elections for 2020.** When you click on the “Benefits Enrollment Link” it will walk you through how to confirm elections for 2020. You will then be able to access a Benefit Confirmation statement the day after your enrollment. Please review all the benefits in this document to ensure they represent your desired enrollments and participation for 2020.

- ✓ If you currently participate in **Security Central** or **Security Valley** health plan you MUST make a new election for 2020. Neither plan will be available for 2020. **If you fail to make an election you will not have health insurance for 2020.**

Using the [2020:Health Plan Search Tool](#) you can enter your county to search for available plans in your area where you choose to receive services.. Once you have selected your county you will be able to access the provider directory by clicking on the individual plans. ETF has created a document called [Transitioning Care to a New Health Plan](#) which provides value information as you switch plans.

- ✓ **Dean Health Prevea 360, WEA Trust East and Network Health** have expanded their networks for 2020. Please see the [2020 Health Benefits Decision Guide](#) (page 1) for further details.
- ✓ The **State Maintenance Plan (SMP)** will continue to be available in Forest County. However there will be fewer providers. If you have this plan please review to make sure your providers are included for 2020. If they are not you may choose to switch to a health plan offered in another county.
- ✓ If you opted out of participating in the health insurance and claimed the [Health Insurance Opt-Out Stipend](#) previously or are newly eligible, you must waive health insurance and enroll in the Opt Out Stipend on the [STAR Employee Self Service](#) order to claim the stipend for 2020. Your current Opt Out election expires at the end of 2019.
- ✓ **Pharmacy Benefits** Please review the following for 2020 in regards to Navitus benefits::
 - Certain vaccines will now be covered at in-network pharmacies for a \$0 co-pay
 - Find in-network pharmacies and formulary lists on the [Navitus](#) website, or call Navitus at 1-866-333-2757 with questions.

Supplemental benefit changes

- ✓ If you are currently enrolled in the **Zurich Accidental Death & Dismemberment** benefit, this plan will not be offered in 2020. Your enrollment will automatically terminate at the end of the calendar year.
- ✓ **Securian Financial** will be offering an Accident plan in 2020. There is no replacement for the Accidental Death benefit. An enrollment is required if you wish to participate in the [Securian Accident Plan](#).
- ✓ Delta Dental will continue to be the vendor for Uniform Dental as well as the Supplemental PPO. See pages 11-12 of the [2020 Health Benefits Decision Guide](#). It shows details of the Uniform Dental benefits, which are available to employees enrolled in the state health plans as well as information on the supplemental dental plan options.

- ✓ **New for 2020**, for employees who are not enrolled in the state health insurance with dental, there will be an option to enroll in the [Delta Dental PPO Plus Premier – Preventive Plan](#). This plan also requires the use of Delta Dental providers and is fully employee paid. A Dental Plan Comparison chart is also available as a reference tool. To view this, go to [2020 Dental Insurance](#) on the ETF website.

Flexible spending and Health Savings Account enrollments and changes

- ✓ TASC will no longer administer these programs as of January 1, 2020. They will handle the 2019 run-out period for 2019 claim submission which ends March 31, 2020. Your TASC MasterCard will expire December 31, 2019. Manual claims for 2019 expenses will be required.
- ✓ [ConnectYourCare](#) (CYC) will be the new vendor. You will be receiving materials directly from the vendor concerning their program administration.
- ✓ Carryover Funds for Flexible Spending Medical, Parking and Transit will not be available under CYC until transferred by TASC. That is anticipated to be finished by May 1, 2020. See the [Employee Transition Timeline](#).
- ✓ New CYC cards will be issued for use for Medical Flexible Spending (FSA), Limited Purpose Flexible Spending (LPFSA), Flexible Spending Parking and Health Savings Account (HSA) expenses. CYC does not permit these cards to function for FSA Dependent Care or FSA Transit. Manual claims must be submitted for these reimbursements.
- ✓ If you participated in a **Medical (FSA)** in 2019 and wish to participate in 2020 you must enter an election for 2020. Current elections expire at the end of 2019. A current participant can carry up to \$500 into 2020. Carryover funds will be available beginning May 1, 2020 under CYC.
- ✓ If you participate in a **High Deductible Health Plan** and intend to continue participating in this type of plan you must enroll in a **Health Savings Account (HSA)**. Enrollment is required even if you don't want to make contributions. This is because there is an employer contribution to your plan. Your current election ends at the end of the calendar year.
- ✓ If you have an existing HSA with TASC you should review correspondence from CYC about transferring your existing HSA to CYC. There will be an online portal to access where you will authorize the transfer. This will be available from September 30 – December 31, 2019. After that time it will be a manual process and TASC may impose an account closure fee after December 31, 2019. If you do not transfer your account from TASC, you will be charged a \$3.00 per month administration fee beginning February 1, 2020.

- ✓ If you have a current **FSA parking** election in 2019 you must re-enroll to participate in 2020. Please note the FSA parking is for parking costs incurred at your or near your place of work. **All current parking elections expire at the end of the calendar year and do not carry over.**
- ✓ **Employees are responsible for making sure their parking vendors are paid. If you have direct payment to a parking vendor using your TASC card you will need to update that to the new CYC card. It is important to note that you won't be able to use your CYC card until funds are deposited into your account. Please keep this in mind for January 2020 parking. Carryover funds from TASC will not be transferred until May 1, 2020. If a vendor tries to use the card and funds aren't available the employee may charge a late fee. Employees will be responsible for any late fees incurred.**
- ✓ If you had a **FSA for Transit** in 2019 you must re-enroll to participate in 2020. Transit covers the cost of bus and train travel for transportation to or from work. CYC does not permit their credit card to be used for transit expenses. Manual claims will be required.

Additional resource documents are:

- A summary document about the 2020 Open Enrollment is available. [Employee PP presentation 2020.pptx](#)
- Back for 2020 is [ALEX](#), an interactive benefits counselor that educates you on the benefits for which you are eligible and makes a personalized recommendation based on your needs.

Other benefits

Life insurance and income continuation changes or enrollments are not available during the Open Enrollment period. If you have questions on applying for or changing your participation you should contact the Courts Payroll & Benefits staff for more information.

Deferred Compensation participation can also start at any time. Both pre and post tax elections are available. You would work directly with [Wisconsin Deferred Comp](#) (Empower Retirement) to establish an account. Once your account is established they will notify us to start a deduction.

Payroll & Benefit contact information:

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