

2021 It's Your Choice

September 28 – October 23, 2020

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, 2021.

Before making your elections you should access the website below to review the 2021 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/IYC2021/IYC_home.asp

To make your 2021 Benefits Enrollments through the STAR System, you will access [STAR Employee Self Service](#) system for the 2021 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 23, 2020.**

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 2021. 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 or terry.hopkins@wicourts.gov. You will not be able to access the STAR System unless your EIAM account is active.

Important considerations for 2021:

Health insurance related changes

- ✓ Please review the [2021 Health Benefit Decision Guide](#) page 2 for important changes.
- ✓ **Even if you do not wish to make changes for 2021, you should still go through the Benefits Enrollment process in the STAR system to confirm your current elections for 2021.** When you click on the "Benefits Enrollment Link" it will walk you through how to confirm elections for 2021 coverage. You will then be able to access a Benefit Confirmation statement the day after your enrollment or review of your benefits. Please review all the benefits in this document to ensure they represent your desired enrollments and participation for 2021.

- ✓ Most of the health plans from 2020 will be participating in the 2021 plan year. The only change is the State Maintenance Plan (SMP) plan will no longer be available in Forest County. This is because Forest County will now have two qualified plans, WEA East and Health Partners. If this affects you, you will receive a separate notice on this.

Using the [2021: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 if you plan to switch plans.

- ✓ 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](#) in order to claim the stipend for 2021. **Your current Opt Out election ends at the end of 2020.**
- ✓ **Pharmacy Benefits** Please review the following for 2021 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.
 - You can now access the state formulary without having to have an account with Navitus.
 - **COVID-19 Vaccine** - Employee Trust Funds has announced if a vaccine becomes available this will be a covered benefit at your health plan providers. Current plans are that it will not be available at your pharmacy like other vaccines.

Supplemental benefit updates changes

- ✓ If you are currently enrolled in the **VSP Vision** benefit, this provider will not be offered in 2021. Your enrollment will automatically transition to the new vendor **Delta Vision**. **Delta Vision** will be working in partnership with **EyeMed Vision Care**. Participants will receive ID cards issued by Eye Med. See pages 13 – 14 of the [2021 Health Benefits Decision Guide](#) for benefit information. If you don't want **Delta Vision** coverage for 2021 you must drop the coverage during this Open enrollment period.
- ✓ **Delta Dental** will continue to be the vendor for Uniform Dental as well as the Supplemental plans of Select and Select Plus. See pages 11-12 of the [2021 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. Current participation will continue for 2021. If you are a current participant and don't want **Delta Dental Supplemental coverage** for 2021 you must drop the coverage during this Open enrollment period.

- ✓ **Securian Financial Accident Plan** will continue to be offered in 2021. See page 15 of the [2021 Health Benefits Decision Guide](#) for plan details. There will be a change to the Accidental death benefit. It will raise to from \$25,000 to \$100,000 for the subscriber. A covered spouse will have \$50,000 and a dependent will have \$25,000 in coverage. Current participation will continue in 2021. If you are a current participant and don't want to participate in **Securian Accident Plan** for 2021 you must drop the coverage during this Open enrollment period.

Flexible spending and Health Savings Account enrollments and changes

- ✓ [ConnectYourCare](#) (CYC) will continue on as the plan manager. See page 16 of the [2021 Health Benefits Decision Guide](#) for plan details and limits. You will also be receiving emails direct from CYC relating to re-enrollment and their program administration. Please note that all enrollments must be done on STAR during this Open enrollment period. There is no direct enrollment with the vendor.
- ✓ **Carryover funds for FSA medical, Limited Purpose medical, parking and transit will not be available until April 15, 2021. This is because Connect Your Care needs to process any 2020 claims submitted during the run-out period which end March 31, 2021. Then they will have valid balances to transfer to your account. While this is a change from what previous vendors provided, this has been approved by Employee Trust Funds as acceptable plan administration.. Keep this in mind if you don't intend to enroll for 2021 for any of these accounts because you are relying on carryover funds.**
- ✓ New Connect Your Care (CYC) VISA 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 for **new participants only**. Those who re-enroll in one of these plans will not receive a new VISA. If you lost your Connect Your Care VISA you will need to contact Connect Your Care to request a replacement. Their contact number is 833-881-8158. 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 2020 and wish to participate in 2021 you must enter an election for 2021. **Your current election expires at the end of 2020.** A current participant can carry up to \$550 into the 2021 plan year.
- ✓ 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)** for 2021. 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 expires at the end of 2020.**

- ✓ If you participated in a **Limited Purpose Medical (LPFSA)** in 2020 and wish to participate in 2021 you must enter an election for 2021. **Your current election expires at the end of 2020.** A current participant can carry up to \$550 into the 2021 plan year. A reminder that this plan is only available if you participate in the High Deductible Health Plan.
- ✓ If you have a current **FSA Dependent Care** election in 2020 you must re-enroll to participate in 2021. A reminder that there is no carryover permitted for FSA Dependent Care. **Your current election expires at the end of 2020.**
- ✓ If you have a current **FSA parking** election in 2020 you must re-enroll to participate in 2021. Please note the FSA parking is for parking costs incurred at your or near your place of work. **Your current election expires at the end of 2020.**
- ✓ **Employees are responsible for making sure their parking vendors are paid. Funds must be in your account before you can use your Connect Your Care VISA to pay for parking or to seek reimbursement. Please keep this in mind for January 2021 parking. If a vendor tries to use the card and funds aren't available the vendor may charge a late fee. Employees will be responsible for any late fees incurred.**
- ✓ If you had a **FSA for Transit** in 2020 you must re-enroll to participate in 2021. Transit covers the cost of bus and train travel for transportation to or from work. **Your current election expires at the end of 2020.** CYC does not permit their VISA card to be used for transit expenses. Manual claims will be required.

An additional resource:

- Back for 2021 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 stated 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. The contact number for Empower Retirement is 877-457-9327.

Payroll & Benefit contact information:

Wendy Minick 608-266-7441 or Wendy.minick@wicourts.gov
 Terry Hopkins 608-266-6808 or Terry.hopkins@wicourts.gov