

Crafts Workers

State Group Health Insurance Changes Effective January 1, 2022

1) What is changing for crafts workers with the **State Group Health Insurance Program**?

Beginning January 2022, crafts workers will be eligible to receive the employer share of the monthly premium for State Group Health Insurance (like other UW System faculty and staff). The employer share amounts to approximately 88% of the total premium resulting in a much more affordable offer of health insurance. The monthly employee premiums for 2022 are:

	Health Plan (WRS benefit package)		High Deductible Health Plan (HDHP) (WRS benefit package)	
	Single	Family	Single	Family
Health Plan & HDHP (excludes Access Plans)	\$99.00	\$246.00	\$37.00	\$92.00
Access Health Plan & Access HDHP	\$260.00	\$648.00	\$198.00	\$494.00

All employee premiums in the above chart are with Uniform Dental.

2) Are crafts workers eligible for the **Health Savings Account (HSA) employer contribution**?

Yes. This change also enables all crafts workers who choose a high-deductible health plan (HDHP) effective January 1, 2022 to be eligible to receive the employer contribution towards a Health Savings Account (HSA).

For more information on the HSA including eligibility requirements and considerations review the HSA web page - www.wisconsin.edu/ohrwd/benefits/spending-savings-accts/hsa/

3) Are crafts workers eligible for the State Group Health Insurance **Opt-Out Incentive** January 1, 2022?

Yes.

For more information on the opt-out incentive including eligibility requirements and considerations, review the Opt-Out Incentive web page - www.wisconsin.edu/ohrwd/benefits/opt-out/

4) Do all the Opt-Out Incentive eligibility requirements apply to craft workers?

No. The requirement that employees who were eligible for State Group Health coverage in 2015 had to be enrolled in coverage to be eligible for the Opt-Out Incentive does not apply to crafts workers. Crafts workers are eligible for the Opt-Out Incentive regardless of their 2015 enrollment in State Group Health Insurance because they were not eligible for the employer contribution in 2015.

All other Opt-Out Incentive eligibility requirements apply to crafts workers.

5) Will crafts workers eligibility for the **Sick Leave Credit Conversion Program** change?

No. There are 2 parts to the Sick Leave Credit Conversion Program:

- Accumulated Sick Leave Conversion Credit (ASLLC) – Crafts workers are currently eligible.
- Supplemental Health Insurance Conversion Credits (SHICC) – Most crafts workers are not eligible. Additional statutory changes would be required to change eligibility for the SHICC part of this program.

- 6) Will crafts workers **base pay rate change or actual earnings** be adjusted if they enroll in State Group Health Insurance or elect the Opt-Out Incentive?

No. A crafts workers wages will not be adjusted to pay for the benefits. If a crafts workers enrolls in benefits they will be responsible for the employee share of the premium as outlined above.

- 7) When can crafts workers enroll in benefits?

During the Annual Benefits Enrollment (ABE) September 27 – October 22, 2021. Changes are effective January 1, 2022.

- 8) How can crafts workers enroll?

Through the MyUW portal:

All UW System Employees: my.wisconsin.edu/

UW-Madison Employees: my.wisc.edu/

The MyUW portal will be updated for ABE with all changes.

- 9) How and when are health insurance plan premiums deducted?

Health insurance premiums are deducted from the first two paychecks of the month on a pre-tax basis. Premiums deducted are for the upcoming month.

For 2022 coverage, deductions will start with the first paycheck in December (paycheck date December 16, 2021) for January 2022 coverage.

- 10) How and when is the HSA employer contribution received?

UW System will contribute to employees' HSA if they enroll in a High Deductible Health Plan (HDHP). The employer contribution amount is \$750 if enrolled in single coverage or \$1,500 if enrolled in family coverage. Contributions are made on a per paycheck basis (the first two paychecks of each month). Employees required to pay half of the total health insurance premium will receive half of the annual employer contribution.

For the 2022 plan year, employee and employer contributions start with the January 13, 2022 paycheck.

- 11) How and when is the Opt-Out Incentive paid?

The opt-out incentive is paid on the first two paychecks of the month (distributed evenly over 24 pay periods) and is considered taxable income.

The first payment for the 2022 plan year starts with the January 13, 2022 paycheck.

- 12) Where can more information be found?

UW System Employee Benefits website: www.wisconsin.edu/ohrwd/benefits/

UW System Annual Benefits Enrollment (ABE) web page: www.wisconsin.edu/abe/

UW System Administrative Policy 1238 (formerly Gen 21) Crafts Workers (section 4.E. will be updated):

www.wisconsin.edu/uw-policies/uw-system-administrative-policies/crafts-workers/