



Enroll Now! 2020 Open Enrollment



Open enrollment for health insurance, vision, voluntary life insurance, short and long-term disability, critical illness and accident insurance begins today, **Monday, April 20** and will run through **Friday, May 1**. All enrollments/changes will become effective **June 1**.

What's New or Changing?	
IMPORTANT: ACTIVE ENROLLMENT	With new benefit offerings, we will be having an active enrollment this year. All eligible employees (25+ hours/week), including those on furlough , are required to complete a full enrollment process for all benefits they would like to participate in for the 2020-21 plan year. Current benefits <u>will not</u> automatically renew (this includes health and vision insurance).
Health Insurance	Changes to the health insurance plan will be effective June 1, 2020. <ul style="list-style-type: none"> Premiums PPO Plan deductible and out-of-pocket maximums This year, employees in the 13-county Madison area will move to a new medical plan network. The Alliance network will replace the UHC Options PPO network for all members within the 13-county Madison, WI area. This new network includes the same providers and services. Due to this change, members will receive a new ID card from UMR to use effective June 1, 2020. All other members will remain on the UHC Choice Plus network.
New Benefits	We are excited to offer new benefits this year! <ul style="list-style-type: none"> Long-term Disability Critical Illness Insurance Accident Insurance
New Carrier	New carrier for life and disability products: Reliance Standard. <ul style="list-style-type: none"> Current basic life and AD&D coverage will automatically transfer from UNUM to Reliance Standard with no change to coverage amount and no employee premium. You can enroll in new voluntary life, AD&D, short-term and/or long-term disability.

	<ul style="list-style-type: none"> ○ If you currently have voluntary life and AD&D coverage with UNUM, this coverage will automatically transition to the same coverage with Reliance Standard. You will also have the option to increase or decrease this coverage. Increases up to the guaranteed issue amount do not require evidence of insurability. ○ If you currently have short-term disability through UNUM, you can choose to maintain that coverage and self-pay to UNUM directly, or enroll in coverage with Reliance Standard. ○ New York and Kansas practices now eligible for life and disability!
UltiPro	You will complete your enrollment through UltiPro (job aid attached).
Enrollment Center	This year, we are excited to offer the services of the Enrollment Center, to assist you with your enrollment. Through a partnership with our benefit vendors the new Enrollment Center is staffed with knowledgeable benefit counselors who can assist you with any questions you may have and help you choose the benefits that are best for you and your family. To contact the Enrollment Center, dial 800-603-6461 (9:00 a.m. – 6:00 p.m. ET).

What stays the same?	
Vision	No changes to Vision plan coverage or premiums.
Teladoc	No change to Teladoc availability and rates.
EAP	No change to Employee Assistance Program (EAP) availability or rates.

Learn more!	
Recorded Webinar	View the recorded Open Enrollment webinar to learn more about this year's Open Enrollment process and the new benefits offered. The recorded webinar is available on the Intranet (Intranet/Open Enrollment) or the employee webpage https://midwest-dental.com/employees .

As a reminder, Open Enrollment dates for Dental, Flexible Spending Accounts and Health Savings Account is in the fall for a January 1, 2021 effective date.

Current benefits will not automatically renew. All eligible employees (25+ hours/week), including those on furlough, must complete a full enrollment process for all benefits to participate in the 2020-21 plan year.

Additional information can be found on the Intranet or the employee webpage, <https://midwest-dental.com/employees> and will be sent via ongoing email communication to your company and personal email addresses.

If you have questions, contact HR Solutions by support ticket, email (hrsolutions@midwest-dental.com) or phone (715-598-5174).

Human Resources