

**It's Your Choice:
Benefits That Fit Your Lifestyle**



2020 Health Benefits Decision Guide

**Local Deductible Plan Insurance
for Employees and Retirees**

**ET-2158 (9/3/2019)
PO4, PO14**



About This Guide

This guide provides a high-level overview of benefits available to you for 2020; open enrollment is September 30 - October 25, 2019. For complete information, visit etf.wi.gov/benefits-by-employer

What's Changing in 2020

Health Plans

Changes can happen each year. Use the health plan search on our website to find health plans and covered providers where you receive care.

No Longer Available

- Security Health Plan - Central
- Security Health Plan - Valley

If you are currently enrolled in one of the health plans above, you must enroll in a new plan during open enrollment. If you do not, you will not have coverage as of January 1, 2020. Find health plans available in your area on pages 9-12. Provider directories are available on our website.

Service Area Changes

Dean Health Plan - Prevea360 will expand to include the following western counties: Barron, Buffalo, Chippewa, Dunn, Eau Claire and Pepin.

WEA Trust - East will expand to include the following counties: Langlade, Lincoln, Oneida, Price, Taylor and Vilas. WEA Trust - East will also offer limited provider availability in Forest County.

Network Health will expand to include Marathon County.

The State Maintenance Plan (SMP) will no longer be available in the following counties: Buffalo, Marinette, Polk, Shawano, St. Croix, Waupaca, Waushara and Wood.

SMP will continue to be offered in the following counties: Florence, Forest, Pepin, Pierce and Rusk. Make sure your providers are in-network or select another plan.

New Enrollment Option for Retirees

Families with Medicare & Non-Medicare Members

Are there people on your health insurance that are not enrolled in Medicare? Now, when you enroll in Medicare Advantage or Medicare Plus, you can enroll in a second health plan for your non-Medicare members.

Why make a change? This option may help you save on monthly premiums, since both plans have low premiums. To see if this could save you money, turn to pages 14-15.

New Life Event for Retirees

Becoming Medicare Eligible or Ineligible

When you or someone on your health insurance becomes eligible for Medicare or no longer eligible, you can now choose a new health plan or plan design.

You must file an application within 30 days of the Medicare coverage change. This is **not** an opportunity to enroll.

Uniform Dental Benefits

New benefits include:

- No-cost periodontal maintenance
- Pulp vitality test
(helps a dentist determine a treatment plan)
- Caries assessments
(helps predict future dental health)

Supplemental Dental

Three new plans are available. The Preventive Plan offers the same benefits as Uniform Dental, with coverage for basic procedures such as cleanings, fluoride treatment, fillings and orthodontics. The Select plan and Select Plus plan cover items such as crowns, bridges, dentures, implants and root canals. Learn more on pages 16-18.

Available to:

- Employees, if your employer offers it
- All retirees

Pharmacy Benefits

Vaccines at Pharmacies Covered

Vaccines will be covered at in-network retail pharmacies. Find an in-network pharmacy at etf.benefits.navitus.com (no login required).

New Medical Benefit

Bariatric surgery and weight loss services will be provided for participants with a body mass index (BMI) of 35 or greater, or as determined by your health plan.

Your Enrollment Checklist

I'm happy with my benefits

- ☐ **Review changes for next year**
Each year there are changes to your benefits. Make sure that your plan is still available in your area.
- ☐ **Make sure your doctors are still covered**
Go to our website to see the provider directory for your health plan.

If you are not changing health coverage, no action is needed.

Questions?



Employees: Contact your payroll/benefits office.

Retirees: Contact ETF at 1-877-533-5020.

I'd like to make a change or I'm new

- ☐ **Follow the steps in this guide**
This guide was designed for you. There are steps and guidance throughout.
- Are you a retiree with Medicare and non-Medicare members on your health insurance?**

Pick the Medicare health plan first.
 - If Medicare Advantage or Medicare Plus is selected, then pick a second plan for your non-Medicare members.
 - If Health Plan Medicare is selected, your non-Medicare members will have the same health plan, just the non-Medicare version.
- ☐ **Enroll**
Employees: Contact your payroll/benefits office.

Retirees: Complete a paper application or go to our website to learn how to enroll.



For Participants without Medicare

Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If you can see providers out-of-network


Quick Comparison


A high-level overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn or fill a prescription

	Local Deductible Health Plan	Local Access Plan
Monthly Cost (Premium)	\$\$\$\$	\$\$\$\$
Cost Per Visit	\$\$\$\$	\$\$\$
Provider Availability	Local	Nationwide
Nationwide Pharmacies	✓	✓
Out-of-Network Benefits	Emergency and urgent care	✓
Available Health Plan(s)	9 plans	WEA Trust

Breakdown of Your Medical Costs

The table below lists how much you will pay for common services received in-network.

	Local Deductible Health Plan	Local Access Plan 
Annual Medical Deductible Individual / Family Counts toward out-of-pocket limit (OOPL)	\$500 / \$1,000 Prescriptions do not count toward your deductible	
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services	\$6,850 / \$13,700 Only applies to durable medical equipment, certain hearing aids and cochlear implant	
Medical Coinsurance	100% until deductible met After deductible: \$0 except for durable medical equipment, certain hearing aids and cochlear implants	
Preventive Services See healthcare.gov/preventive-care-benefits	\$0	
Telehealth Visit	100% until deductible met. After deductible: \$0	
Primary Care Office Visit	100% until deductible met. After deductible: \$0	
Specialty Provider Office Visit	100% until deductible met. After deductible: \$0	
Urgent Care	100% until deductible met. After deductible: \$0	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$60 copay Deductible and coinsurance applies to services beyond the copay	
Durable Medical Equipment and Supplies	20% up to \$500 per person	
Hearing Aids for Adults Per ear, every 3 years	20% until plan pays \$1,000, then 100% of the costs	
Hearing Aids for Children Under Age 18 Per ear, every 3 years	100% until deductible met After deductible: \$0	

 The Local Access Plan offers out-of-network benefits. To learn about the out-of-network benefits, visit our website.

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit etf.benefits.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide. Both plan designs have the same pharmacy benefits.

Prescription Deductible	None
Prescription Copay / Coinsurance	
Level 1	\$5 or less
Level 2	20% (\$50 max)
Level 3	40% (\$150 max) ¹
Level 4	\$50 ²
Preventive (As federally required)	\$0 - Plan pays 100%
Prescription Out-Of-Pocket Limit	
Levels 1 & 2 (Individual / Family)	\$600 / \$1,200
Level 3 (Individual / Family)	\$6,850 / \$13,700
Level 4 (Individual / Family)	\$1,200 / \$2,400

¹For Level 3 “Dispense as Written” or “DAW-1” drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

²Must fill at Lumicera specialty pharmacy or UW Health Specialty Pharmacies.



Mail-Order Pharmacy

Why use a mail-order pharmacy?

- **You’ll pay less**
Only 2 copays for a 3-month supply
- **It’s safe and confidential**
Your medications are delivered in a confidential and weather-resistant package
- **You’re supported**
Have a question about your medication?
Pharmacists are available 24/7

For more information, visit serve-you-rx.com/navitus or call **1-800-481-4940**



Vaccines at Pharmacies

Get vaccinated at any in-network pharmacy using your pharmacy benefit.

- **How much does it cost?** \$0, it’s free!
- **Which vaccines are available?** Influenza, Pneumonia, Tetanus, Hepatitis, Shingles, Measles, Mumps, Human Papillomavirus (HPV), Pertussis, Varicella, Meningitis

Just show your Navitus card at the pharmacy. If you prefer, you can still get vaccinated at your doctor’s office using your medical benefit.



For Retirees with Medicare

Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If your health plan will help pay for services not covered by Medicare

Quick Comparison

A high-level overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn or fill a prescription.

	Medicare Advantage	Medicare Plus	Health Plan Deductible Medicare
Monthly Cost (Premium)	\$\$\$	\$\$\$	\$\$\$
Provider Availability (Provider must accept Medicare payments)	Nationwide	Worldwide	Local
Nationwide Pharmacies	✓	✓	✓
Available Health Plan(s)	UnitedHealthcare	WEA Trust	9 plans
Helps Pay for Services Not Covered by Medicare	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment	None	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment
Covered Length of Stay at a Skilled Nursing Facility	120 days at any facility	120 days at a Medicare-approved facility 30 days at a facility not approved by Medicare	120 days at any facility

Breakdown of Your Medical Costs

	Medicare Advantage & Health Plan Deductible Medicare	Medicare Plus
Annual Medical Deductible	\$500 Individual / \$1,000 Family	\$0
Annual Medical Coinsurance	After deductible: \$0*	\$0*
Annual Medical Out-of-Pocket Limit (OOPL)	None*	None*
Outpatient illness/injury related services	After deductible: \$0	\$0
Emergency Room Copay	\$60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer.)	\$0
Licensed Skilled Nursing Facility (Medicare-covered services in a Medicare-approved facility)	After deductible: \$0 for the first 120 days, 100% after 120 days 3-day hospital stay required for Health Plan Medicare. (Not required for Medicare Advantage)	\$0 for the first 120 days, 100% after 120 days Requires a 3-day hospital stay
Licensed Skilled Nursing Facility (Non-Medicare approved facility) If admitted within 24 hours following a hospital stay	After deductible: \$0 for the first 120 days, 100% after 120 days	\$0 for eligible expenses for the first 30 days, 100% after 30 days
Hospital Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests and operating room	After deductible: \$0 Must be medically necessary and in-network unless emergency	\$0 for first 90 days and up to 150 days with "lifetime reserve" "Lifetime reserve" days are a one-time additional 60 days of hospital coverage paid by Medicare Once "lifetime reserve" is exhausted, you pay 100% after 90 days
Medical Supplies Durable medical equipment, durable diabetic equipment and related supplies	Medicare-approved supplies: After deductible: 20% up to \$500 OOPL per individual, after OOPL: \$0 Supplies NOT covered by Medicare: After deductible: 20% up to \$500 OOPL per individual, after OOPL: \$0	Medicare-approved supplies: \$0 Supplies NOT covered by Medicare: 100%
Routine Hearing Exam	After deductible: \$0	100%
Hearing Exam for Illness or Disease	After deductible: \$0	\$0

	Medicare Advantage & Health Plan Deductible Medicare	Medicare Plus
Hearing Aid Per ear, every 3 years	After deductible: 20% until plan pays \$1,000, then 100% of the costs	100%
Home Health Care If receiving care under a doctor for part-time skilled nursing care, part-time home health aide care, physical therapy, occupational therapy, speech-language pathology services, medical social services	<p>Medicare pays: 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p>Plan pays: 100% for 50 visits per year, plan may approve an additional 50 visits</p> <p>Medicare Advantage has no visit limits</p> <p>You pay: After deductible: Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p>	<p>Medicare pays: 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p>Plan pays: 100% for up to 365 visits per year</p> <p>You pay: Full costs of visits beyond 365 visits per year</p>

*Different for medical supplies and hearing aids.

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit members.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide. All Medicare plan designs have the same pharmacy benefits.

Prescription Deductible	None
Prescription Copay / Coinsurance	
Level 1	\$5
Level 2	20% (\$50 max)
Level 3	40% (\$150 max)
Level 4	\$50*
Preventive As federally required	\$0 - Plan pays 100%
Prescription Out-Of-Pocket Limit	
Levels 1 & 2 (Individual / Family)	\$600 / \$1,200
Level 3 (Individual / Family)	\$6,850 / \$13,700
Level 4 (Individual / Family)	\$1,200 / \$2,400

*Price if you fill at Lumicera specialty pharmacy or UW Health Specialty Pharmacies. If you do not fill at one of these pharmacies, you will pay 40% (\$200 max). The amounts paid will not apply to the Level 4 OOPL, rather, to a limit of \$6,850 individual / \$13,700 family.



For all participants

Step 2: Choose a Health Plan

Complete this step if you selected the Local Health Plan or Health Plan Medicare. Skip the map and turn to pages 13-15 for rates if you selected the Local Access Plan, Medicare Advantage or Medicare Plus.

A health plan determines:

- Where you can receive care
- What providers you can see

Provider directories can be found on our website. Some plans let you see providers in nearby states.

Health Plans by County



Adams

- Dean Health Plan*
- Quartz - Community
- WEA Trust - East

Ashland

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Barron

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Bayfield

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Brown

- Dean Health Plan - Prevea360
- Robin with HealthPartners
- Network Health
- WEA Trust - East

*limited provider availability

Buffalo

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Mayo Clinic Health System*

Burnett

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Calumet

- Network Health
- Robin with HealthPartners
- WEA Trust - East

Chippewa

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Clark

- GHC of Eau Claire
- HealthPartners Health Plan
- Quartz - Community*
- WEA Trust West - Chippewa Valley

Columbia

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz - Community
- WEA Trust - East

Crawford

- Dean Health Plan*
- HealthPartners Health Plan
- Medical Associates Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Dane

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz - UW Health

Dodge

- Dean Health Plan
- Network Health
- Quartz - Community
- WEA Trust - East
- WEA Trust West - Mayo Clinic Health System*

Door

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners*
- WEA Trust - East

Douglas

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Dunn

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Eau Claire

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Florence

- Robin with HealthPartners
- State Maintenance Plan (SMP) by WEA Trust

Fond du Lac

- Dean Health Plan
- Network Health
- Quartz - Community
- Robin with HealthPartners
- WEA Trust - East

Forest

- HealthPartners Health Plan*
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust - East*

Grant

- Dean Health Plan
- HealthPartners Health Plan
- Medical Associates Health Plan
- Quartz - Community

Green

- Dean Health Plan
- MercyCare Health Plan*
- Quartz - Community

Green Lake

- Dean Health Plan
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Iowa

- Dean Health Plan
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz - Community

Iron

- GHC of Eau Claire
- HealthPartners Health Plan*
- WEA Trust West - Chippewa Valley*

Jackson

- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Jefferson

- Dean Health Plan
- GHC of South Central Wisconsin
- MercyCare Health Plan
- Quartz - Community
- WEA Trust - East

Juneau

- Dean Health Plan
- GHC of South Central Wisconsin
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust - East

Kenosha

- Network Health
- WEA Trust - East

Kewaunee

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

La Crosse

- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Lafayette

- Dean Health Plan
- Medical Associates Health Plan
- Quartz - Community

Langlade

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Lincoln

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Manitowoc

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Marathon

- GHC of Eau Claire
- HealthPartners Health Plan
- Network Health
- WEA Trust - East

Marinette

- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Marquette

- Dean Health Plan*
- Network Health*
- Quartz - Community
- Robin with HealthPartners*
- WEA Trust - East

Menominee

- Dean Health Plan - Prevea360
- Network Health*
- Robin with HealthPartners
- WEA Trust - East

Milwaukee

- Network Health
- WEA Trust - East

Monroe

- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Oconto

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Oneida

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Outagamie

- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Ozaukee

- Network Health
- WEA Trust - East

Pepin

- Dean Health Plan - Prevea360*
- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Pierce

- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Polk

- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Portage

- HealthPartners Health Plan
- Network Health
- WEA Trust - East

Price

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Racine

- Network Health
- WEA Trust - East

Richland

- Dean Health Plan
- HealthPartners Health Plan*
- Quartz - Community

Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz - Community
- WEA Trust - East

Rusk

- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Sauk

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz - Community

Sawyer

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Shawano

- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Sheboygan

- Dean Health Plan - Prevea360
- Network Health
- WEA Trust - East

St. Croix

- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Taylor

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Trempealeau

- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Vernon

- Dean Health Plan*
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Vilas

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Walworth

- Dean Health Plan
- MercyCare Health Plan
- Quartz - Community
- WEA Trust - East

Washburn

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Washington

- Network Health
- WEA Trust - East

Waukesha

- Dean Health Plan
- Network Health
- Quartz - Community
- WEA Trust - East

Waupaca

- Network Health
- Robin with HealthPartners
- WEA Trust - East

Waushara

- Network Health*
- Robin with HealthPartners
- WEA Trust - East

Winnebago

- Network Health
- Robin with HealthPartners
- WEA Trust - East

Wood

- HealthPartners Health Plan
- Quartz - Community
- WEA Trust - East

Health Plan Ratings

Each year, participating health plans are evaluated on key care delivery areas, such as wellness, prevention, disease management and efficient use of resources. Use these ratings along with other information to make an informed decision. Full methodology and health plan report cards are available on our website.

Dean Health Insurance Dean, Prevea360	★★★★☆	Network Health	★★★★☆
GHC of Eau Claire	★★★★☆	Quartz Community, UW Health	★★★★☆
GHC of South Central Wisconsin	★★★★☆	WEA Trust Access Plan, East, West - Chippewa Valley, West - Mayo Clinic Health System, State Maintenance Plan (SMP)	★★★★☆
HealthPartners HealthPartners, Robin	★★★★☆	UnitedHealthcare Medicare Advantage ¹	★★★★☆
Medical Associates	★★★★☆		
MercyCare	★★★★☆		

¹UnitedHealthcare score derived from Centers for Medicare & Medicaid Services (CMS) Five-Star Quality Rating System

Monthly Premiums (Participants **without** Medicare)

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 18.

	Local Deductible Health Plan	
	Individual	Family
Dean Health Insurance	\$664.24	\$1,627.08
Dean Health Insurance - Prevea360	\$667.30	\$1,634.74
GHC of Eau Claire	\$776.82	\$1,908.54
GHC of South Central Wisconsin	\$670.56	\$1,642.88
HealthPartners Health Plan	\$879.68	\$2,165.68
Medical Associates Health Plans	\$597.98	\$1,461.44
MercyCare Health Plans	\$708.86	\$1,738.64
Network Health	\$802.86	\$1,973.64
Quartz - Community	\$793.70	\$1,950.74
Quartz - UW Health	\$615.36	\$1,504.88
Robin with HealthPartners Health Plan	\$879.68	\$2,165.68
State Maintenance Plan (SMP) ¹ by WEA Trust	\$789.36	\$1,939.90
WEA Trust - East	\$819.58	\$2,015.44
WEA Trust West - Chippewa Valley	\$989.44	\$2,440.08
WEA Trust West - Mayo Clinic Health System	\$897.64	\$2,210.58
	Local Access Plan	
	Individual	Family
WEA Trust ¹	\$1,197.62	\$2,960.54

¹Members with the Access Plan or SMP coverage who enroll in Medicare Parts A and B will automatically be moved to the Medicare Plus plan. All other non-Medicare family members will remain covered under the Access Plan or SMP.

Monthly Premiums (Retirees with Medicare)

“**Medicare All**” is family coverage where all insured members are enrolled in Medicare Parts A, B and D.

“**Medicare Some**” is family coverage with at least one insured family member enrolled in Medicare Parts A, B and D. The “Medicare Some” rates below include the Local Deductible Health Plan for non-Medicare members.

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 18.

	Individual	Medicare Some	Medicare All
	Medicare Advantage		
UnitedHealthcare	\$240.48	See next page	\$458.62
	Medicare Plus		
WEA Trust	\$357.80	See next page	\$693.26
	Health Plan Deductible Medicare		
Dean Health Insurance	\$408.30	\$1,050.20	\$794.26
Dean Health Insurance - Prevea360	\$409.80	\$1,054.76	\$797.26
GHC of Eau Claire	\$391.06	\$1,145.54	\$759.78
GHC of South Central Wisconsin	\$418.06	\$1,066.28	\$813.78
HealthPartners Health Plan	\$483.96	\$1,341.30	\$945.58
Medical Associates Health Plans	\$297.36	\$873.00	\$572.38
MercyCare Health Plans	\$413.22	\$1,099.74	\$804.10
Network Health	\$484.16	\$1,264.68	\$945.98
Quartz - Community	\$417.96	\$1,189.32	\$813.58
Quartz - UW Health	\$344.84	\$937.86	\$667.34
Robin with HealthPartners Health Plan	\$483.96	\$1,341.30	\$945.58
State Maintenance Plan (SMP) by WEA Trust	\$357.80	\$1,124.82	\$693.26
WEA Trust - East	\$385.86	\$1,183.10	\$749.38
WEA Trust West - Chippewa Valley	\$453.96	\$1,421.06	\$885.58
WEA Trust West - Mayo Clinic Health System	\$420.96	\$1,296.26	\$819.58

Monthly Premiums

“Medicare Some” Rates for Medicare Plus & Medicare Advantage

When you select Medicare Advantage or Medicare Plus to coordinate with your Medicare coverage, you can select a different plan for your non-Medicare members.

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 18.

Non-Medicare Health Plan	with Medicare Advantage	with Medicare Plus
Dean Health Insurance	\$882.38	\$999.70
Dean Health Insurance - Prevea360	\$885.44	\$1,002.76
GHC of Eau Claire	\$994.96	\$1,112.28
GHC of South Central Wisconsin	\$888.70	\$1,006.02
HealthPartners Health Plan	\$1,097.82	\$1,215.14
Medical Associates Health Plans	\$816.12	\$933.44
MercyCare Health Plans	\$927.00	\$1,044.32
Network Health	\$1,021.00	\$1,138.32
Quartz - Community	\$1,011.84	\$1,129.16
Quartz - UW Health	\$833.50	\$950.82
Robin with HealthPartners Health Plan	\$1,097.82	\$1,215.14
State Maintenance Plan (SMP) by WEA Trust	\$1,007.50	\$1,124.82
WEA Trust - East	\$1,037.72	\$1,155.04
WEA Trust West - Chippewa Valley	\$1,207.58	\$1,324.90
WEA Trust West - Mayo Clinic Health System	\$1,115.78	\$1,233.10
Access Plan by WEA Trust	\$1,415.76	\$1,533.08



For all participants

Step 3: Consider Supplemental Benefits

Get even more coverage by signing up for dental insurance. Available to:

- Employees if your employer chooses to offer it
- All retirees

Dental Insurance

Step 1: Sign up for basic coverage

Get covered for basic procedures such as cleanings, fluoride treatment, fillings and orthodontia

Uniform Dental

Available to those **enrolled** in health insurance under the State of Wisconsin Group Health Insurance Program

or

New for 2020!

Delta Dental PPO Plus Premier™ – Preventive Plan

Only available to those **not enrolled** in health insurance through the program

+

Delta Dental PPO™ - Select Plan

or

Delta Dental PPO Plus Premier™ - Select Plus Plan

Things to Note

- Uniform Dental coverage mirrors your health insurance coverage. Example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period.
- Make sure your dentist is covered. The Select Plan has fewer in-network dentists than the Select Plus, Uniform Dental and Preventive plans.

Plan Administrator



1-844-337-8383

deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.

Visit their website and create an account to find in-network providers, print ID cards, view your claims and more!

What is Covered

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers	Delta Dental PPO	Delta Dental PPO & Premier providers
Annual deductible	None	\$100 / person	\$25 / person
Annual benefit max	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Fillings	100%	No coverage	No coverage
Anesthesia (general and IV sedation)	80%	50%	80%
Emergency pain relief	80%	No coverage	No coverage
Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%
Non-surgical extractions (above gumline)	90%	No coverage	No coverage
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500

Monthly Cost (Premium)

The Uniform Dental premium is added to your health insurance premium. Preventive Plan, Select Plan and Select Plus Plan are separate deductions.

For Employees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$30.20*	\$30.20	\$9.28	\$16.82
Individual + Child(ren)	---	---	\$12.52	\$31.12
Individual + Spouse	---	---	\$18.56	\$33.64
Family	\$75.50*	\$75.50	\$22.28	\$51.30

*Added to your health insurance premium and may be partially paid by your employer

For Retirees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Retiree	\$30.20	\$30.20	\$15.44	\$27.06
Retiree + Child(ren)	---	---	\$21.19	\$50.06
Retiree + Spouse	---	---	\$31.39	\$54.12
Family	\$75.50*	\$75.50	\$37.67	\$82.54

*Medicare Some or Medicare All recipients pay a family rate of \$60.40



Well Wisconsin

Well Wisconsin, administered by StayWell®, supports you on your personal health journey and rewards you with a \$150 incentive. Access free and confidential resources and services, such as health coaching, online challenges and more.

NEW FOR 2020: An updated and improved StayWell website and app, plus a simpler way to receive your incentive.

Note: Retirees will see taxes removed from the total gift card amount. Medicare Advantage participants are not eligible for the Well Wisconsin incentive and have wellness incentives available through UnitedHealthcare.

wellwisconsin.staywell.com | 1-800-821-6591

STAYWELL

WELL WISCONSIN
Healthier starts with you

StayWell® is a registered trademark of StayWell® Company, LLC. All health and wellness incentives are considered taxable income to the subscriber and are reported to your employer. Personal health information is protected by federal law and will not be shared with ETF, the group insurance board, or your employer.



Open Enrollment: September 30 - October 25, 2019

Mailed application must be postmarked by October 25, 2019



1-877-533-5020

7:00 a.m. to 5:00 p.m. (CST)
Monday-Friday



**PO Box 7931
Madison, WI 53707-7931**



etf.wi.gov



@wi_etf

Discrimination is Against the Law 45 C.F.R. §92.8(b)(1) & (d)(1)

The Wisconsin Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ETF does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact ETF's Office of Policy, Privacy & Compliance, which serves as ETF's Civil Rights Coordinator.

If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Office, Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 711; Fax: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF's Compliance Office is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019; TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 711)

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 711).

Arabic: ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة مساعدة متاحة بلغتك اتصل بالرقم 1-877-533-5020 (خدمة الصم والبكم: 711)

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

Pennsylvania Dutch: Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອ ດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 711).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 711).

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë.

Telefononi në 1-877-533-5020 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 711).

For EEOC, COBRA, ACA marketplace and more federal and state notices, visit etf.wi.gov

Every effort has been made to ensure information in this guide is accurate. In the event of conflicting information, federal law, state statute, state health contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board shall be followed. The most current information can be found at etf.wi.gov.