

IT'S YOUR CHOICE

2018

Decision Guide

State of Wisconsin
Group Health Insurance
for Employees



**ACTION
REQUIRED**

Your health plan may not be available in 2018. You may need to choose a new health plan.

KNOW YOUR BENEFIT ENROLLMENT OPPORTUNITIES

There are certain times throughout the year when you may enroll in health and supplemental insurance benefits, or change your coverage. Visit It's Your Choice 2018 at etf.wi.gov/IYC2018 to learn more about choices available to you, view an eLearning and see instructions on how to enroll. You can also request a paper application from your payroll or benefits office.



OPEN ENROLLMENT: OCTOBER 2 - 27, 2017

This is your opportunity to change health plans, change from family to individual coverage, enroll if you had previously deferred coverage, cancel coverage for yourself or an adult dependent child and more.

Open enrollment is available to employees, retirees, currently insured COBRA continuants, surviving spouses and dependents. Changes become effective January 1, 2018.

Generally, if you are not changing coverage, you don't need to do anything. Be aware available health plans are changing for 2018; review important changes. You must re-enroll in employee reimbursement accounts each year.

NEW EMPLOYEES



If you are electing health insurance coverage, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment. Coverage will be effective on the first of the month on or following your hire date, or on the date you are eligible for an employer contribution, whichever you choose. Check with your payroll or benefits office to find out when your employer contribution begins. If you choose to start your coverage before you receive employer contributions, you will pay the full premium.

UW graduate assistants and Wisconsin Retirement System employees: If this is not your first eligible appointment, you may still be eligible for the initial 30-day enrollment period if you have a 30-day employment break between appointments.

LIFE CHANGE EVENT



Did you recently have a change in marital status, add a dependent, have an eligible move to a new county or have another life change event? You may be able to enroll or change your coverage outside of the open enrollment period. There are various rules related to life change events. Check out the *Life Change Event Guide* on the Resources tab at etf.wi.gov/IYC2018 to see what your options are and how long you have to submit an application to enroll or make a change.



OPT-OUT INCENTIVE: ANNUAL ACTION NEEDED

If you are declining health insurance and electing to receive the \$2,000 opt-out incentive payment in 2018, you must complete a paper *Health Insurance Application/Change* (ET-2301) form and submit to your payroll or benefits office *during open enrollment*, or check with your employer to see if you can opt out electronically. You may be required to provide proof of other minimum health care coverage for yourself and your dependents.

Note: This is an annual requirement. Visit etf.wi.gov/IYC2018 for eligibility information.



TAKE ACTION CHECKLIST

STEP 1 Choose a Plan Design

Pages 3 - 4 highlight the available plan design options and compare key factors such as monthly payments, coverage levels and out-of-network benefits availability.

Consider your annual medical expenses or any upcoming medical procedures you may need as you make your selection.

If you choose a High Deductible Health Plan (HDHP), you must enroll in the Health Savings Account (HSA) every year, even if you don't make any contributions yourself. See **page 14**.

STEP 2 Choose a Health Plan

Pages 5 - 9 provide a map with available health plans and highlight health plan performance ratings.

Things to Consider:

- Uniform Benefits means that all health plans provide the same in-network benefits.
- Out-of-Network services are generally not covered by most plans. Check the provider directories on the Map tab at etf.wi.gov/IYC2018 to ensure your plan covers providers where you live or choose to receive services.
- Quality matters. Visit etf.wi.gov/IYC2018 to see health plan report cards for performance and quality ratings.

STEP 3 Consider Supplemental Benefits


Things to Consider:

- Do you want basic dental coverage (Uniform Dental Benefit)? Do you need supplemental dental coverage? See **pages 11 - 12**.
- Do you want to set aside money, pre-tax, to pay for health care, dependent care or parking/transit expenses? See **page 14**.
- Do you need vision or long-term care coverage? See **page 13**.

STEP 4 Take Action

Visit the Enrollment tab at etf.wi.gov/IYC2018 for instructions on how to enroll or make changes. Contact ETF or your payroll/benefits office if you have questions.

STEP 5 Stay Informed

Sign up for *What's New* and *IYC E-Alerts: Health & Wellness* along with any other topics of interest. Visit etf.wi.gov and look for the red envelope for ETF E-mail Updates. 

WHAT IS CHANGING

This section highlights the most significant changes for 2018. Visit etf.wi.gov/IYC2018 for complete information.

HEALTH PLAN CHANGES

Changes can happen each year. Use the new interactive map at etf.wi.gov/IYC2018 to find health plans and covered providers where you receive care.



ACTION REQUIRED

Health Plans No Longer Available

- Anthem Blue Preferred Northeast
- Arise Health Plan
- Health Tradition Health Plan
- Humana-Eastern or Western, including Medicare Advantage
- UnitedHealthcare of Wisconsin

You must select a new health plan during open enrollment or you will not have coverage as of 1/1/2018.

Health Plan Name Changes

(No Action Required)

- Unity Health Insurance - Community *now* Quartz – Community
- Unity Health Insurance – UW Health *now* Quartz – UW Health

Health Plan Mergers

(No Action Required)

- Gundersen Health Plan *now part of* Quartz – Community
- Physicians Plus *now part of* Quartz – UW Health or Quartz – Community, depending on primary care provider's location
- Network Health – Northeast & Network Health – Southeast *now combined as* Network Health Plan

NOTE: If you take no action during open enrollment, you'll be enrolled in the renamed or merged plan listed above.

New It's Your Choice Access Plan Administrator

WEA Trust is the new administrator for the IYC Access Plan, IYC Access High Deductible Health Plan (HDHP), IYC Medicare Plus, State Maintenance Plan (SMP) and SMP HDHP. **NOTE:** If you take no action during open enrollment, your enrollment will continue with the new administrator, except for SMP and SMP HDHP.

View in-network benefit changes on page 4; see etf.wi.gov/IYC2018 for out-of-network benefit changes. You will also receive information in the mail from your health plan.

What is Changing continued on page 10

STEP 1

CHOOSE A PLAN DESIGN

No matter which plan design option or health plan you choose, **the in-network coverage is the same (Uniform Benefits)**. The main differences are deductibles, copays and premiums. Choose a plan design option that fits best with your situation.

Visit etf.wi.gov/IYC2018 for all plans, premiums with dental and full premium rates.



	It's Your Choice Health Plan	It's Your Choice Access Plan	It's Your Choice High Deductible Health Plan (HDHP)	It's Your Choice Access High Deductible Health Plan (HDHP)
Monthly Payment (Premium) Individual / Family UW Grad Assistant Individual / Family Premiums do not include Uniform Dental; see page 11 for details	\$85 / \$211 \$42.50 / \$105.50	\$263 / \$656 \$131.50 / \$328	\$30 / \$74 Not eligible	\$208 / \$519 Not eligible
Cost-Per-Visit See breakdown of your costs on next page	\$\$\$\$	\$\$\$\$	\$\$\$\$	\$\$\$\$
Health Plan Selection See etf.wi.gov/IYC2018 for provider directories	See pages 5 - 8 for available health plans	Administered by WEA Trust	See pages 5 - 8 for available health plans	Administered by WEA Trust
Statewide / Nationwide Access All plans include nationwide pharmacy coverage; visit www.navitus.com for in-network pharmacies	Local, county-based coverage area See pages 5 - 8	✓	Local, county-based coverage area See pages 5 - 8	✓
Out-of-Network Benefits	Emergency and urgent care only	✓	Emergency and urgent care only	✓
Health Savings Account (HSA) Required	Not allowed with this plan design	Not allowed with this plan design	✓ Employer may contribute \$	✓ Employer may contribute \$

Employees appointed fewer than 1,040 hours (50% of full time) pay 50% of the total monthly premium; visit etf.wi.gov/IYC2018 for full premium amounts.



If you are a continuant, visit etf.wi.gov/IYC2018 for rates specific to you.

UW System, UW Hospital and Clinics or other quasi-governmental authorities: Direct premium contribution amount questions to your benefits/payroll/personnel office.

Breakdown of Your Costs by Plan Design

The information below will help you compare the benefits available through the different It's Your Choice (IYC) health plan design options. This list contains only the most commonly used benefits. **Complete information is available online.**

Most members are in this plan

	Health Plan	Access Plan 	HDHP	Access HDHP 
Annual Medical Deductible Individual / Family Counts toward out-of-pocket limit (OOPL)	\$250 / \$500 Medical deductible does not apply to office visit copays, preventive services or prescription drugs		\$1,500 / \$3,000 Must be met before coverage begins Families: Must meet full family deductible	
Primary Care Office Visit Additional services such as lab work, X-rays, etc., count toward the deductible and coinsurance	\$15 copay per visit up to OOPL Does not count toward deductible		You pay 100% until deductible met After deductible: \$15 copay per visit up to OOPL	
Specialty Office Visit Additional services such as lab work, X-rays, etc., count toward the deductible and coinsurance	\$25 copay per visit up to OOPL Does not count toward deductible		You pay 100% until deductible met After deductible: \$25 copay per visit up to OOPL	
Annual Medical Coinsurance Applies to medical services except for office visit or emergency room copayments and preventive services	After deductible you pay 10% until OOPL is met		After deductible you pay 10% until OOPL is met	
Preventive Services See healthcare.gov/preventive-care-benefits	Plan pays 100%		Plan pays 100%	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$75 copay per visit Deductible and coinsurance applies to services beyond the copay up to OOPL		You pay 100% until deductible met After deductible: \$75 copay per visit, coinsurance applies to services beyond the copay up to OOPL	
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family	\$1,250 / \$2,500		\$2,500 / \$5,000 Families: Must meet full family OOPL before your plan pays 100%	
Prescription Deductible	None		Included in medical deductible Must be met before coverage begins	
Prescription Copay Level 1 / 2 / 3 Level 4 Specialty Preventive	\$5 / 20% (\$50 max) / 40% (\$150 max) \$50 copay (Must fill at Lumicera or UW specialty pharmacies) Plan pays 100%, regardless of deductible			
Prescription Out-of-Pocket Limit Levels 1 & 2 - Individual / Family Level 3 - Individual / Family Level 4 - Individual / Family	\$600 / \$1,200 \$6,850 / \$13,700 \$1,200 / \$2,400		Included in medical OOPL	



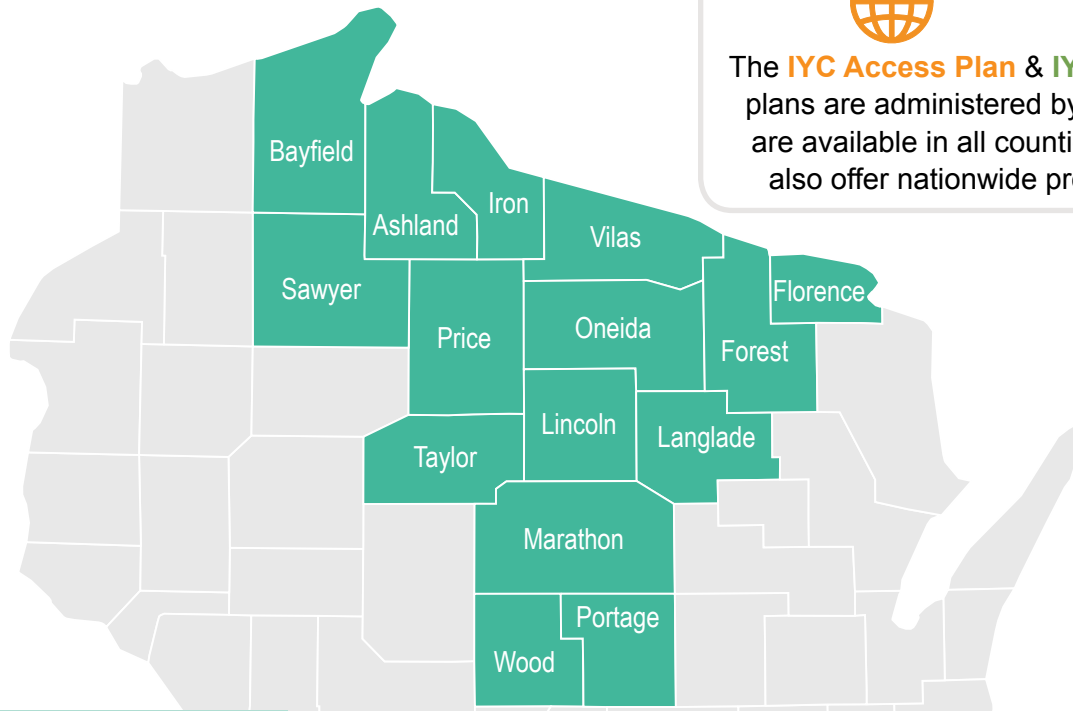
Plan features out-of-network benefits. Learn more at etf.wi.gov/IYC2018

STEP 2

CHOOSE A HEALTH PLAN



The **IYC Access Plan** & **IYC Access HDHP** plans are administered by WEA Trust and are available in all counties. These plans also offer nationwide provider access.



Ashland

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

Bayfield

- GHC of Eau Claire*
- HealthPartners Health Plan
- Security Health Plan - Central*
- WEA Trust - Northwest Chippewa Valley

Florence

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

Forest

- HealthPartners Health Plan*
- Security Health Plan - Central

Iron

- GHC of Eau Claire*
- HealthPartners Health Plan*
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley*

Langlade

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

Lincoln

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

Marathon

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

Oneida

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

Portage

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

Price

- GHC of Eau Claire*
- HealthPartners Health Plan*
- Security Health Plan - Central

Sawyer

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

Taylor

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

Vilas

- GHC of Eau Claire
- HealthPartners Health Plan*
- Security Health Plan - Central

Wood

- HealthPartners Health Plan*
- Quartz - Community*
- Security Health Plan - Central
- WEA Trust - East

*limited provider availability



Use the interactive map at eff.wi.gov/IYC2018 to find major providers and provider directories for health plans in your county.

Adams

- Dean Health Insurance
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - East

Columbia

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

Crawford

- Dean Health Insurance*
- HealthPartners Health Plan
- Medical Associates Health Plans
- Quartz - Community
- WEA Trust - Northwest Mayo Clinic Health System

Dane

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

Dodge

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

Grant

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

Green

- Dean Health Insurance
- MercyCare Health Plans*
- Quartz - Community

Iowa

- Dean Health Insurance
- Medical Associates Health Plans
- Quartz - Community

Jefferson

- Dean Health Insurance
- MercyCare Health Plans
- Quartz - Community
- WEA Trust - East

Juneau

- Dean Health Insurance
- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - East

Lafayette

- Dean Health Insurance
- Medical Associates Health Plans
- Quartz - Community

Richland

- Dean Health Insurance
- HealthPartners Health Plan
- Quartz - Community

Rock

- Dean Health Insurance
- MercyCare Health Plans
- Quartz - Community
- WEA Trust - East

Sauk

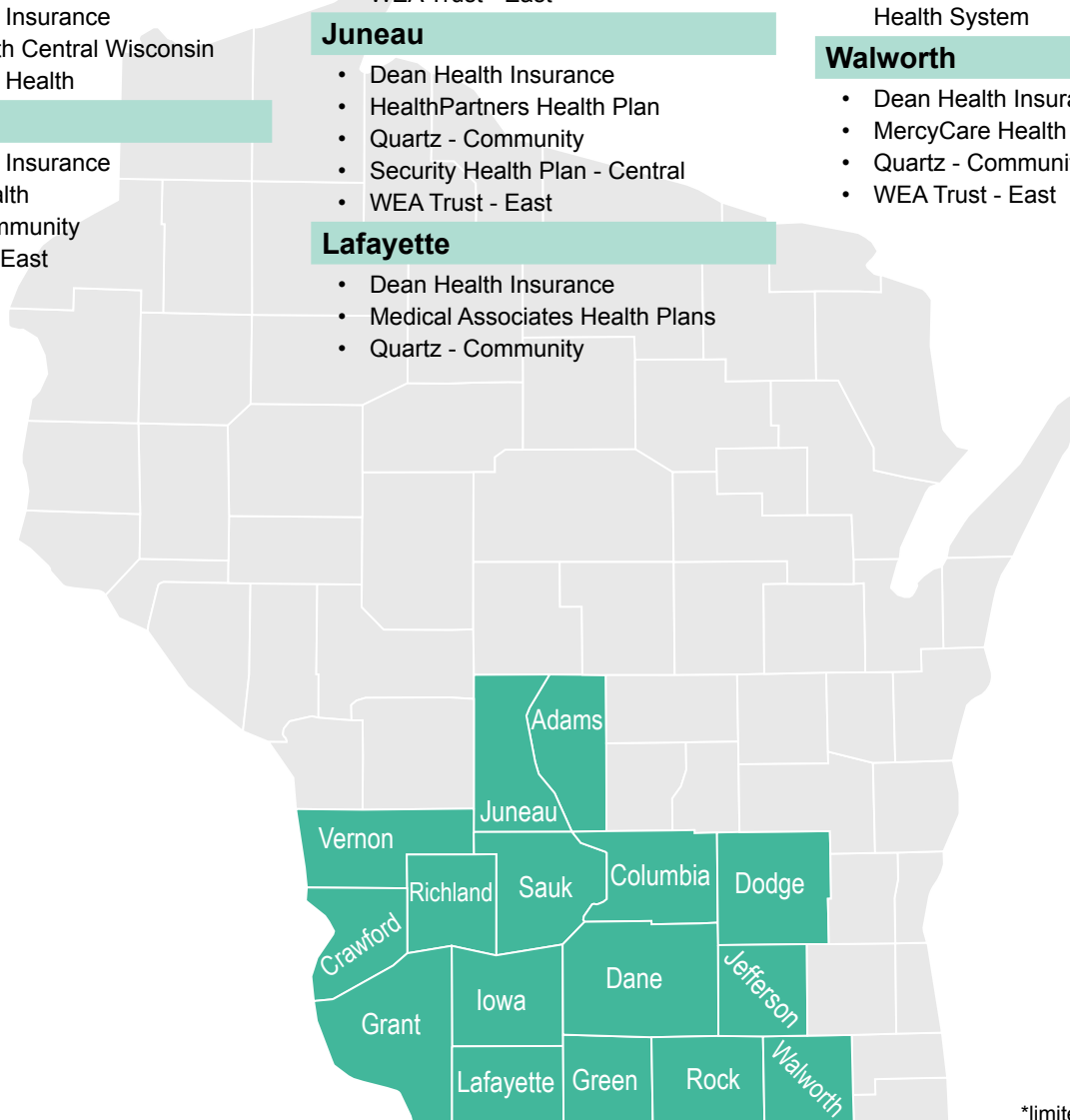
- Dean Health Insurance
- GHC of South Central Wisconsin
- Quartz - Community

Vernon

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

Walworth

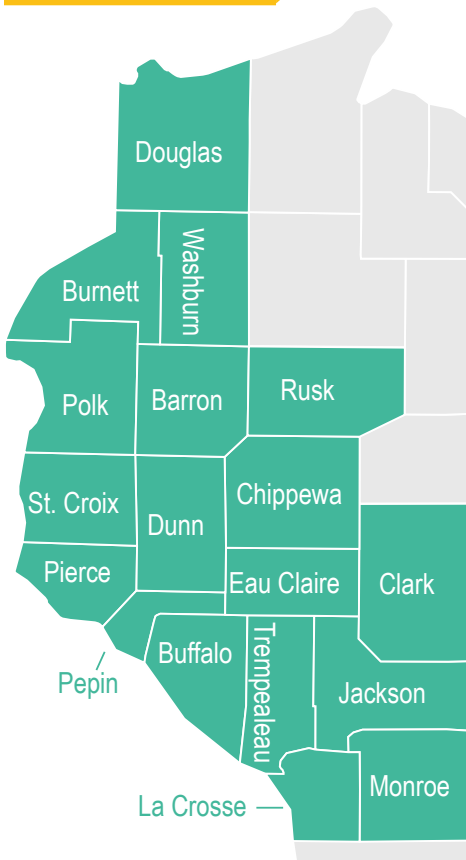
- Dean Health Insurance
- MercyCare Health Plans
- Quartz - Community
- WEA Trust - East



*limited provider availability

STEP 2

CHOOSE A HEALTH PLAN, CONTINUED



Clark

- GHC of Eau Claire
- HealthPartners Health Plan
- Quartz - Community*
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

Pepin

- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

Douglas

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

Pierce

- HealthPartners Health Plan
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System*

Dunn

- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

Polk

- HealthPartners Health Plan
- WEA Trust - Northwest Chippewa Valley

Eau Claire

- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

Rusk

- HealthPartners Health Plan*
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

Barron

- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

St. Croix

- HealthPartners Health Plan
- WEA Trust - Northwest Chippewa Valley

Buffalo

- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Mayo Clinic Health System*

Jackson

- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

Trempealeau

- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - Northwest Mayo Clinic Health System

Burnett

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

La Crosse

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

Washburn

- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

Chippewa

- HealthPartners Health Plan
- Quartz - Community*
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

Monroe

- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central*
- WEA Trust - Northwest Mayo Clinic Health System

*limited provider availability

Brown

- Dean Health Insurance - Prevea360
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

Calumet

- Network Health
- WEA Trust - East

Door

- Dean Health Insurance - Prevea360
- HealthPartners Health Plan*
- Network Health
- WEA Trust - East

Fond du Lac

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

Green Lake

- Dean Health Insurance
- Network Health
- Security Health Plan - Valley*
- WEA Trust - East

Kenosha

- Network Health
- WEA Trust - East

Kewaunee

- Dean Health Insurance - Prevea360
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

Manitowoc

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

Marquette

- Dean Health Insurance - Prevea360*
- Network Health
- Security Health Plan - Valley*
- WEA Trust - East

Marquette

- Dean Health Insurance
- Network Health*
- Quartz - Community
- Security Health Plan - Valley*
- WEA Trust - East

Menominee

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

Milwaukee

- Network Health
- WEA Trust - East

Oconto

- Dean Health Insurance - Prevea360
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

Outagamie

- Dean Health Insurance - Prevea360*
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

Ozaukee

- Network Health
- WEA Trust - East

Racine

- Network Health
- WEA Trust - East

Shawano

- Dean Health Insurance - Prevea360*
- Network Health*
- Security Health Plan - Central*
- Security Health Plan - Valley*
- WEA Trust - East

Sheboygan

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

Washington

- Network Health
- WEA Trust - East

Waukesha

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

Waupaca

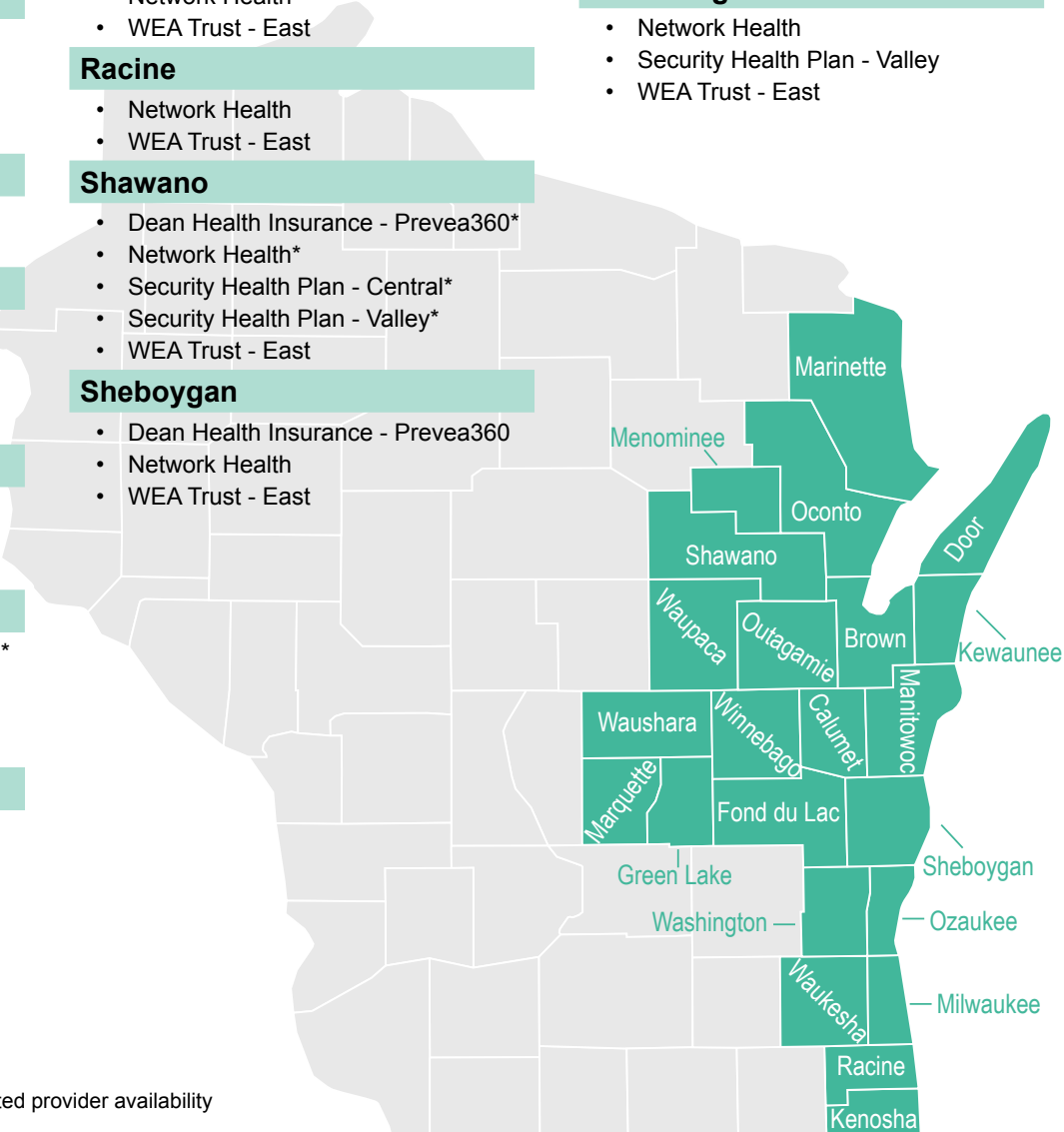
- Network Health*
- Security Health Plan - Central
- Security Health Plan - Valley
- WEA Trust - East

Waushara

- Network Health*
- Security Health Plan - Central
- Security Health Plan - Valley
- WEA Trust - East

Winnebago

- Network Health
- Security Health Plan - Valley
- WEA Trust - East



*limited provider availability

STEP 2

CHOOSE A HEALTH PLAN, CONTINUED

Plan Ratings

The overall performance ratings chart below is based on several quality measures. Visit the Map tab at etf.wi.gov/IYC2018 and click on the quality rating of the plans you are interested in for more information.

Health Plan	Quality Rating
Access Plan by WEA Trust	★★★★☆☆
Dean Health Insurance	★★★★★★
Dean Health Insurance - Prevea360	★★★★★★
GHC of Eau Claire	★★☆☆☆☆
GHC of South Central Wisconsin	★★★★☆☆
HealthPartners Health Plan	★★★★☆☆
Medical Associates Health Plans	★★☆☆☆☆
MercyCare Health Plans	★☆☆☆☆
Network Health	★★★★☆☆
Quartz - Community*	★★★★☆☆
Quartz - UW Health*	★★★★☆☆
Security Health Plan - Central	★★★★☆☆
Security Health Plan - Valley	★★★★☆☆
State Maintenance Plan by WEA Trust	★★★★☆☆
WEA Trust - East	★★★★☆☆
WEA Trust - Northwest Chippewa Valley	★★★★☆☆
WEA Trust - Northwest Mayo Clinic Health System	★★★★☆☆

For health plans available in your county and more details, see the Map tab at etf.wi.gov/IYC2018

* Rating for Quartz (all plans) is a weighted average of data provided by Gundersen, Physicians Plus and Unity.




What is Changing *continued from page 2*

MEDICAL BENEFITS (ACTION REQUIRED)

All participants must select a primary care provider. If you don't have one, contact your health plan for help.

No Domestic Partner Coverage

Due to a state budget proposal, it's likely that domestic partners will not be covered in 2018. For updates on this legislation and other important information, visit etf.wi.gov to sign up for ETF E-mail Updates. 

IYC Access Plan & IYC Access HDHP

Benefits are changing for 2018. See page 4 and the eLearning at etf.wi.gov/IYC2018 for details.

State Maintenance Plan (SMP) Changes

SMP is no longer available in Bayfield, Buffalo, Forest, Iron, Marquette, Menominee and Pepin counties. In 2018, SMP will only be available in Florence County, and Minnesota providers will not be offered. All SMP participants, even if staying with SMP, must select a health plan during open enrollment or you will not have coverage in 2018.

SMP now offers some out-of-network benefits; see plan details from the Map page at etf.wi.gov/IYC2018 for details.

PHARMACY BENEFITS

In-Network Pharmacy Changes

CVS (including Target pharmacies) and certain out-of-state pharmacies are no longer in-network. Find a complete list online.

No Longer Covered: Certain Over the Counter Medications for non-Medicare Participants

This includes medications such as steroid nasal sprays like Flonase®. You can use your Health Care Flexible Spending account to pay for them, with a prescription.

New Mandatory Specialty Pharmacies for non-Medicare Participants

Level 4 prescriptions must be filled at Lumicera or the UW Specialty Pharmacy. Medicare Rx members should visit medicarerx.navitus.com or call Navitus at 1-866-270-3877 for details.

New Mail Order Pharmacy: Serve You

Serve You is replacing WellDyneRx. Navitus will mail information to current participants. Call Navitus at 1-866-333-2757 with questions.

New Discount Drug List

Prescriptions that are not covered by your pharmacy benefit may be available at a discounted rate. This may include drugs for infertility, weight loss, cosmetic or other lifestyle needs as prescribed by your doctor. Call Navitus at 1-866-270-3877 for details. You can use your Health Care Flexible Spending account to pay for them, with a prescription.

SUPPLEMENTAL BENEFITS

VSP / EPIC Benefits+ / EPIC Dental Wisconsin

Premiums and benefits are changing for 2018, see page 12 for more information.

WELL WISCONSIN PROGRAM

The \$150 Well Wisconsin incentive will continue to be available to you and your enrolled spouse. To earn the \$150, you will need to complete the current incentive requirements, plus a third step of an easy health engagement activity through StayWell.

2018 participation will also determine your eligibility for a 2019 premium reduction. The 2019 premium reduction will increase if both you and your spouse participate in the 2018 Well Wisconsin Program. Watch for more information from StayWell in 2018.



Well Wisconsin Program

Who's Your Reason?

The Well Wisconsin Program, administered by StayWell®, supports you on your personal health journey and rewards you with a \$150 incentive. The deadline to earn the 2017 incentive is October 20. Watch for more information on the Million Steps Challenge in 2018 and the transition to a premium reduction in 2019.

Learn more about incentive eligibility and the free and confidential resources and services available to you through StayWell today.



WELL WISCONSIN
Healthier starts with you

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

StayWell® is a registered trademark of StayWell® Company, LLC. All health and wellness incentives paid to ETF members by StayWell® are considered taxable income to the subscriber and are reported to your employer. Health information, including individual responses to the health survey, are protected by federal law and will not be shared with ETF or your employer.


STEP 3

CONSIDER SUPPLEMENTAL BENEFITS

Dental Benefit Options

The information on these two pages will help you compare dental benefit options. The comparison tables list only the most commonly used benefits. **Visit etf.wi.gov/IYC2018 for complete information, including limitations and benefit exclusions.**

Uniform Dental

	
Monthly Payment (Premium)	\$3 Individual / \$8 Family This amount is added to your health insurance premium
In-Network Providers	Delta Dental PPO or Premier providers No out-of-network coverage
Deductible	None
Annual Benefit Max	\$1,000 / person
Diagnostic & Preventive Services Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, fillings	100%
Basic Services Local anesthesia, emergency pain relief	80%
Major / Restorative Services Crowns, bridges, dentures, root canal therapy (endodontics)	Not covered
Waiting Period	None
Orthodontics (Under Age 19) Coverage Lifetime Maximum Waiting Period	50% \$1,500 None
Contact	1-844-337-8383 deltadentalwi.com/state-of-wi



Health Insurance Required ✓

Uniform Dental is only available if you enroll in health insurance under the State of Wisconsin Group Health Insurance Program.

Your dental coverage will mirror your health insurance; if you elect family health insurance with dental, you will be enrolled in family dental coverage. If you elect individual health insurance with dental coverage, you will be enrolled in individual dental coverage.

Go to the Delta Dental website and create an account to:


- ✓ Find in-network providers
- ✓ Print ID cards
- ✓ View your benefits and claims
- ✓ Find valuable dental health resources
- ✓ Ask questions



Need additional dental coverage?

You can add dental coverage by enrolling in a supplemental dental plan. See the next page for available plans.

You can supplement your Uniform Dental Benefit coverage with these additional dental options. If you're currently enrolled in supplemental dental benefits, your enrollment will continue unless you cancel during It's Your Choice open enrollment.



 Plan features out-of-network benefits. Learn more at etf.wi.gov/IYC2018

	Dentacare HMO	Preferred PPO 	Supplemental	Benefits+	Dental WI PPO 	Dental WI Select
Monthly Payment (Premium)	\$18.47 (I) \$36.94 (I+1C) \$59.09 (F)	\$19.15 (I) \$38.29 (I+1C) \$63.18 (F)	\$19.56 (I) \$39.14 (I+1C) \$58.73 (F)	\$21.38 (I) \$42.76 (I+S) \$42.76 (I+C) \$64.14 (F)	\$22.38 (I) \$47.40 (I+S) \$52.98 (I+C) \$80.10 (F)	\$21.04 (I) \$43.24 (I+S) \$49.90 (I+C) \$73.36 (F)
In-Network Providers	Dentacare providers only	PPO network	Any dentist	Any dentist	Delta Dental PPO providers	Any dentist
Annual Deductible	No deductible \$10 copay / member / visit	\$25 / member	\$50 / member	\$75 / member	\$25 / member	\$50 / member
Annual Benefit Max	\$ 750 / member + \$500 for specialty dental	\$1,250 / member		Benefits+: existing members: \$1,500 ¹ Dental WI: existing members: \$1,250 ¹		
Diagnostic & Preventive Services Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments	100%	80%	0%	0%	100%	0%
Basic Services <i>Specific services vary by plan</i> Fillings, local anesthesia, emergency pain relief, non-routine X-rays, non-surgical extractions	80%	60%	75%	50%	75%	75%
Major / Restorative Services <i>Specific services vary by plan</i> Crowns, bridges, dentures, root canal (endodontics)	60% ²	40% ²	60% ²	50%		
Waiting Period	None	Basic & major services: 3 months		None ¹		
Orthodontics (Under Age 19) Coverage Lifetime Maximum Waiting period for new hires Waiting period for existing employees	50% (children & adults) \$1,000 None None			50% \$1,200 24 months 24 months	50% \$1,000 12 months 24 months	
Contact	Open enrollment: 1-866-511-4476 Other questions: 1-866-589-0582 anthem.com/dental-stateofwi			1-800-520-5750 epiclifewi.com/wi-state-employees		

I = Individual I+S = Individual + Spouse I+C = Individual + Child(ren) I+1C = Individual + 1 Child F = Family

¹New enrollees may be subject to waiting periods and tiered benefit maximums. See plan details at etf.wi.gov/IYC2018 for more information.

²Anthem Plans have different levels of coverage for simple and complex root canal therapies (endodontics).

STEP 3

SUPPLEMENTAL BENEFITS, CONTINUED

More choices mean more opportunities for better health and wellness. Visit etf.wi.gov/IYC2018 to see if you are eligible and when you can enroll. If you are currently enrolled, your enrollment will continue unless you cancel during It's Your Choice open enrollment.

		Open Enrollment	Anytime Enrollment
 <p>Benefits+ Basic and major dental coverage (not preventive care), hospital and surgical indemnity, and optional vision benefits.</p> <p>epiclfe.com/wi-state-employees 1-800-520-5750</p>		✓	
 <p>VSP Vision services from a nationwide network of providers. Annual frame replacement for children.</p> <p>Employees paid through STAR: staractives.vspforme.com UW System employees: uwsystem.vspforme.com/review All other employees: stateofwiemployees.vspforme.com</p> <p>1-800-400-4569</p>		✓	
 <p>Accidental Death and Dismemberment Accident insurance. Payments for accidents that result in specific injuries, including loss of limb and for accidental death. Includes some supportive care related to accidental injuries and travel insurance.</p> <p>zurichplaninfo.qwikcoverage.com cms@zurichna.com</p>		✓	
 <p>Mutual of Omaha Long-Term Care Insurance Administered by Health Choice Long-term care insurance for you, your spouse and your parents.</p> <p>healthchoice.com 1-800-833-5823 608-833-5823</p>		✓	✓
<p>Additional Benefits Income continuation insurance (ICI), disability insurance, Wisconsin Public Employers Group Life Insurance and Wisconsin Deferred Compensation</p>		Visit etf.wi.gov/IYC2018 for more information.	

UW System and UW Hospital and Clinics employees may have different supplemental plans available. Check with your human resources/benefits office for details and instructions for 2018. UW System employees may refer to wisconsin.edu/ohrwd/benefits Zurich offers anytime enrollment for UW System employees.

Save on a wide variety of everyday medical, dental, vision, day care, parking and transit expenses. Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year. **You must re-enroll each year to continue participation. Elections do not carry forward from year to year.**

Visit partners.tasconline.com/ETFEmployee to learn more. Additional restrictions may apply.

Employee Reimbursement Accounts



Health Care Flexible Spending Account (FSA)

You may set aside, for yourself and your tax dependents, pre-tax dollars each year for eligible health care expenses not covered by insurance.

Annual Contribution Limit: \$2,600 | Carryover Limit: \$500



Limited Purpose Flexible Spending Account (LPFSA)

You are eligible for this account if you enroll in a High Deductible Health Plan (HDHP) and participate in a Health Savings Account (HSA). It allows you to set aside additional money pre-tax for certain dental, vision and post-deductible medical expenses not covered by insurance.

Annual Contribution Limit: \$2,600 | Carryover Limit: \$500



Dependent Day Care Flexible Spending Account

Pre-tax dollars may be used for day care or elder care expenses for eligible dependents allowing you (or your spouse, if married) to work, look for work or attend school full-time.

Annual Contribution Limit: \$5,000 | Carryover Limit: \$0



Parking & Transit Accounts

A Parking Account allows you to pay for work-related eligible parking expenses with pre-tax dollars. With a Transit Account, pre-tax dollars can be used to pay for eligible transit expenses related to your commute to work. You can enroll and make changes anytime during the year.

Note: If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are not reimbursable through this program.

Transit Monthly Contribution Limit: \$130* | Unlimited carryover

Parking Monthly Contribution Limit: \$255 | Unlimited carryover

*Employees may contribute up to \$255, of which \$130 is pre-tax (state and federal). Contributions between \$130 and \$255 will be pre-tax federal, and post-tax state.

Health Savings Account



Health Savings Account (HSA)

An HSA is an individually-owned, tax-advantaged account you can use to pay for current or future eligible health care expenses. With an HSA, you can build savings for health care expenses or additional retirement savings through self-directed investment options. If you are eligible, your employer may make an employer contribution. All contributed HSA funds are yours, even if you leave the HDHP plan or state service.

Note: You **must** enroll in the HSA if you enroll in an It's Your Choice (IYC) High Deductible Health Plan (HDHP). You cannot enroll in the HSA without IYC HDHP enrollment.

Annual Contribution Limit: Individual: \$3,450 | Family: \$6,900

Catch-Up Contribution Limit (Ages 55-65 only): \$1,000 | Carryover Limit: Unlimited

IMPORTANT PROGRAM INFORMATION: ANNUAL ACTION NEEDED

Expense Deadline: For plan year 2018, you must incur all eligible expenses by December 31, 2018.

Claims Deadline: For plan year 2018, you must submit all reimbursement requests by March 31, 2019.

Carryover: Roll over unused funds into the next plan year. Certain plans are subject to carryover limits.

Enrollment: You must re-enroll each year to continue participation. Elections do not carry forward from year to year.



HAVE QUESTIONS?



etf.wi.gov/IYC2018

1-877-533-5020 (toll free)
608-266-3285 (local Madison)

PO Box 7931
Madison, WI 53707-7931



@WI ETF

Open Enrollment: October 2 - October 27, 2017

Mailed application must be postmarked by October 27, 2017.

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 Compliance Officer, who 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 Officer, Department of Employee Trust Funds, 801 West Badger Road, 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 Officer 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 بلغتنا اتصل بالرقم (خدمة الصم والبكم: 711) 1-877-533-5020

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: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, 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/IYC2018

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.