

1. What does the 90 day enrollment mean to Local Government employers? Does the employer portion have to be offered at 90 days?
A: I believe this question is regarding federal Pay or Play legislation. We recommend you speak to your tax or legal advisor. However, based upon what we've read, if you don't offer new employee coverage within 90 days of employment you may get penalized by the IRS.
2. Is there a late ERA enrollment opportunity?
A: It's the same procedure as the past. A written explanation of why the application is late is needed and they are reviewed on a case by case basis.
3. Will restorative services include crowns?
A: No. But if you look in the back of the Reference Guide at the Uniform Dental Benefit Certificate, there is a list of all covered services.
4. In 2013 dental plan covered 2 cleanings per year. Will that be the same for 2014 or will they pay the first \$1000 of charges each year?
A: The dental cleanings are still limited to two per year. The plan will allow 2 cleanings per year, regardless of whether or not the \$1,000 benefit maximum has been reached.
5. Will Uniform Dental be subject to the 90/10 coinsurance to the annual out of pocket limit?
A: Medical benefits and Uniform Dental are completely separate. The 90/10 only applies to medical benefits.
6. Why are there no uniform dental benefits for local government agencies? Why no optional plans as well?
A: Each health plan decides if they are going to offer Uniform Dental benefits or not alongside Uniform Benefits for health care. In addition for State agencies, Wisconsin's statutes say that the Group Insurance Board is authorized to approve optional dental plans for payroll deduction. Locals could contact vendors to contract with these plans.
7. In the past with Security Health Plan a member could go to any dentist. Will this option be available or will Security have a provider network.
A: Security will not have a provider network for dental care; therefore, members can still go to any dentist.
8. How are the benefit maximums affected by the Uniform Dental Benefits?
A: Orthodontia is covered under the uniform dental benefit and not medical uniform benefits. The benefit maximum is not affected by the transition to uniform dental benefits. The benefit maximums for orthodontia are lifetime maximums and carry over from one plan to the next.
9. How are the members of the Independent Review panel selected? Who selects the panel? Are there currently members selected and who are they?
A: That is governed by state IRO law. The panel has to be verified making sure there is no conflict of interest.
10. Why did WEA split into two networks (Mayo and Chippewa Valley)?

A: WEA's decision to split the NW region into two networks was to balance cost savings with maintaining members' choice of providers in the service area. Providing members with the option to select one of two networks created cost savings that allowed them to keep their premiums low enough to qualify as a Tier 1 plan.

11. Will DOA do a utility to combine UnitedHealthcare NE and SE into one plan through central payroll?

A: ETF will automatically place subscribers who are currently in UnitedHealthcare SE into UnitedHealthcare. Carrier code 83 will be expired and all UnitedHealthcare contracts will be under carrier code 94. No application is required unless the subscriber wishes to change health plans from UnitedHealthcare to some other health plan. DOA will receive the information through the daily electronic file from ETF to update Central Payroll.

12. Is AFLAC available to retirees? A: AFLAC does not have open enrollment for retirees. AFLAC is only available to active employees. (employees will have a portability option, similar to COBRA.)

13. It was mentioned that VSP will have online enrollment. Will employers receive more information on how this works?

A: VSP annually sends a letter to every member and retiree that explains how to enroll. VSP enrollment is available to retirees even if they weren't enrolled prior to retirement.

14. What is the maximum age for children to receive VSP Kidscare benefits? Are the two annual eye exams for children only?

A: Dependent children up to age 26 are covered. The two eye exams are for children only.

15. Will ETF provide a template of the required "Notice of Coverage Options" with regards to the Affordable Care Act to be distributed to employees by 10/01/2013? Will the "minimum value standard" calculator be available for access by municipalities? What information should employers be providing employees with regards to the Marketplace plans?

A: On September 17, 2013, ETF sent an email update to participating Wisconsin Public Employers. This notice is substantially similar to that which the Office of State Employment Relations and the University of Wisconsin sent in September to applicable Human Resource staff. This information should be provided to employees. The Marketplace notice also appears in the It's Your Choice 2014 Reference Guide. Employers do not need to calculate the minimum value standard calculator. The Group Insurance Board's actuary has taken care of this for employers and determined that all plans offered in our program meet the minimum value standard.

16. Can permanent employees with full employer contributions opt to purchase from the Marketplace?

A: Yes they can but if employees go to the Marketplace there will be no employer contribution paid toward the Marketplace plan.

17. Does an employee have to have a domestic partner on file with ETF in order to enroll their legal same sex married spouse? If they do not, do employers need a copy of the marriage license?

A: *(Please see the link to the Employer Bulletin related to DOMA).*

18. With regards to Domestic Partner/Same Sex Marriage, how should employees handle pre-tax/post-tax deductions or Imputed Income? Also what documentation is needed for Same Sex Marriages? Are employers required to ask for marriage certificates?
A: *(Please see the link to the Employer Bulletin related to DOMA).*

19. Employees have contacted employers stating that because of the DOMA legislation imputed income value for health insurance should be eliminated. Any information on this?
A: *(Please see the link to the Employer Bulletin related to DOMA).*

20. If employee is joined in a Same Sex Marriage and already has a Domestic Partner affidavit on file with ETF will this remove the imputed income liability?
A: *(Please see the link to the Employer Bulletin related to DOMA).*