



# Welcome!

## It's Your Choice (IYC) 2016 Overview (State Employers)



Please call:

**Toll-Free 1-877-336-1829**

**Access Code 1543027#**

Presentation will begin shortly...

# GoToTraining Attendee View

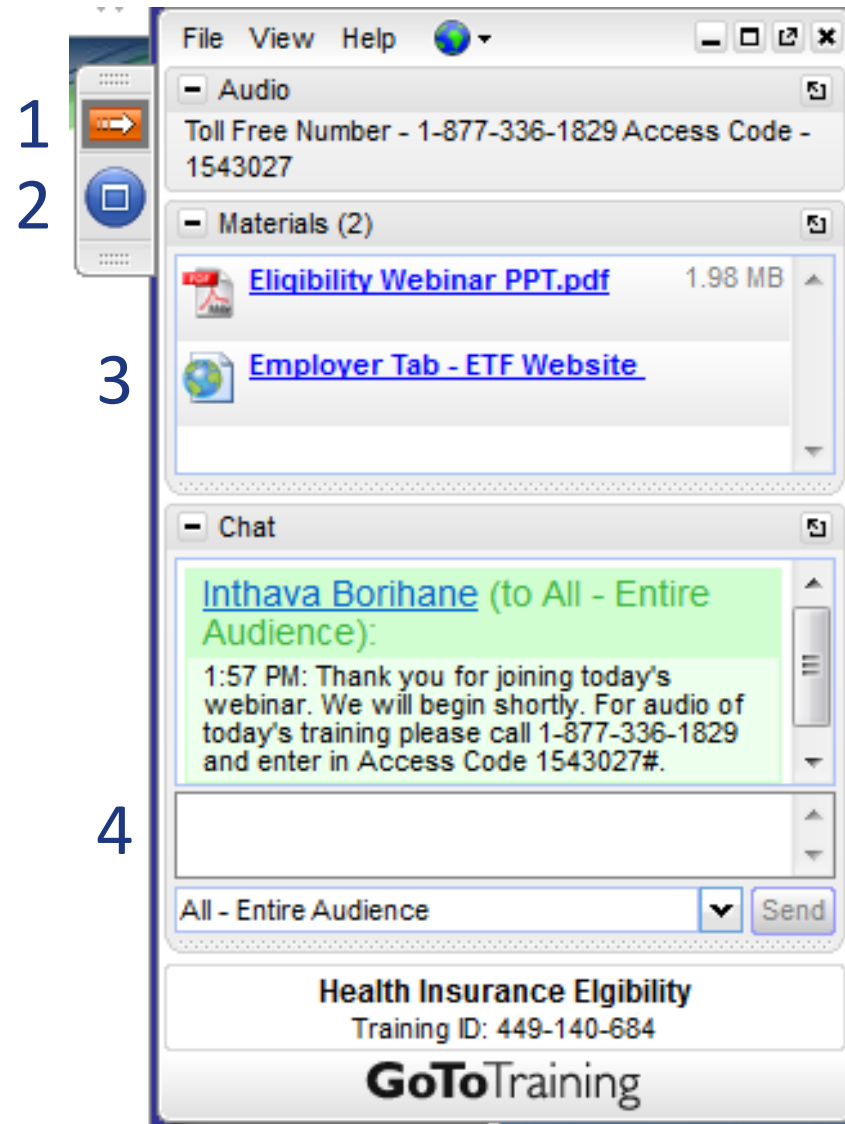
## 1. Panel Slider

(View > Auto-Hide Control Panel to stop it from automatically disappearing)

## 2. Full Screen

## 3. Materials

## 4. Chat Box



The screenshot shows the GoToTraining Attendee View interface. On the left, a vertical control panel is visible with four numbered callouts: 1 points to the Panel Slider (a right-pointing arrow), 2 points to the Full Screen button (a square), 3 points to the Materials section, and 4 points to the Chat Box. The main content area is a window titled 'File View Help' with a globe icon. It contains several sections: 'Audio' with a toll-free number and access code; 'Materials (2)' listing 'Eligibility Webinar PPT.pdf' (1.98 MB) and 'Employer Tab - ETF Website'; 'Chat' with a message from 'Inthava Borihane (to All - Entire Audience)' at 1:57 PM; and a chat input field with a dropdown menu set to 'All - Entire Audience' and a 'Send' button. At the bottom, the text reads 'Health Insurance Eligibility Training ID: 449-140-684' and the 'GoToTraining' logo.

# Asking Questions

- Chat Box
  - Always follow up if not answered
- Verbally
  - Q/A at the end of the presentation
- Employer Communication Center
  - Toll-Free: (877) 533-5020 opt 2
  - ETF Agent



## **STATE EMPLOYERS - IT'S YOUR CHOICE KICK-OFF**

Alliant Energy Center  
Madison Wisconsin

**Thursday, September 24, 2015**

**9:00 a.m. -12:00 p.m.**

### **AGENDA**

**REGISTRATION - 8:30-9:00**

- ❖ **Welcome**
- ❖ **IYC Changes Presentation – Korbey White**
- ❖ **Navitus**
- ❖ **BREAK**
- ❖ **Delta Dental**
- ❖ **Total Administrative Services Corporation (TASC)**
  - **Employer Contact Information**
    - **Inbox:** [StateofWi@tasconline.com](mailto:StateofWi@tasconline.com)
    - **2015 contact number:** 1-800-422-4661
    - **2016 contact number:** 1-844-786-3947 (only for State of Wisconsin inquiries)
- ❖ **Question & Answer Period**
- ❖ **Closing**

# Objectives/Topics

- It's Your Choice (IYC) Open Enrollment
- 2016 Rates
- Dental Benefits
- Added Benefits
- Name Changes
- Member Costs
- \$2,000 Opt-Out Incentive
- Optional Plans
- Eligibility Changes
- Resources
- Questions





# Open Enrollment

**October 5 - 30, 2015**

The Group Insurance Board (GIB) approved several changes which affect the medical, pharmacy and dental benefits for 2016. The changes involve increased cost sharing for members and other services.

# 2016 Rates

## 2016 Employee Contribution Rates

	<b>It's Your Choice Health Plan*</b> Medical with Dental	
	Single Rate	Family Rate
	\$86.00	\$217.00
	UW Graduate Assistants**	
	Single Rate	Family Rate
	\$44.50	\$112.50
	<b>It's Your Choice Health Plan*</b> Medical without Dental	
	Single Rate	Family Rate
	\$83.00	\$209.00
	UW Graduate Assistants**	
	Single Rate	Family Rate
	\$41.50	\$104.50

These are the employee contribution rates for the IYC Health Plan. Visit the link above to see rates for other plans.

Each plan has separate rates depending on if it includes dental coverage. *\*UW System, UW Hospital and Clinics or other quasi-governmental authorities, premium contribution amount questions should be directed to your benefits/payroll/personnel office.*

## 2016 Premium Rates

# Dental Benefits

- New Uniform Dental Benefit with Delta Dental.
- All state employers are required to offer dental benefits, but employees and annuitants may opt out for lower premiums.
- Single and Family plans are available.
- Employees should search [Delta Dental's website](#) to determine if their current providers are included in the coverage network.



# Added Benefits

- **Habilitative Services** are now available. These help people gain and maintain a function they weren't born with, such as an older child learning how to speak or walk.
- Health plans must offer **Advance Care Planning** and/or **Palliative Care Consultation**. These services help people who are diagnosed with a serious illness.

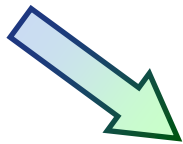
# Name Changes

Plan design names are changing

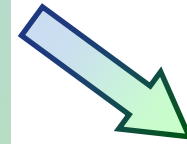
<b>New Name</b>	<b>Previous Name</b>
<b>It's Your Choice (IYC) Health Plan</b>	Coinsurance Uniform Benefits
<b>IYC High Deductible Health Plan (HDHP)</b>	High Deductible Health Plan
<b>IYC Access Health Plan</b>	Standard Plan
<b>IYC Access HDHP</b>	HDHP Standard Plan
<b>IYC Medicare Advantage</b>	Medicare Advantage
<b>IYC Medicare Plus</b>	Medicare Plus

# Member Medical Costs Overview

Person pays for medical costs until they reach their **deductible**.



Then, person pays **coinsurance** amounts while their insurance covers the remainder of medical care costs.



Insurance covers everything after the person reaches their **out-of-pocket limit (OOPL)**.

**COPAYS** are separate from the deductible and apply toward the OOPL



# Member Medical Costs

- **Deductible** must be met
  - **Deductible:** the amount members must pay out-of-pocket before the health plan begins to pay.

	Single	Family
<b>2016 Medical Deductible</b>	\$250	\$500

Remember that certain preventive services, office visit copayments and prescription drug costs are not applied to the deductible.

# Member Costs

- **Copayment** for office visits
  - **Copayment:** a **fixed amount** members pay for health care visits.

2016 Copayments	Single and Family
Primary Care and Therapy Office Visits	\$15
Specialty Care and Urgent Care Visits	\$25

Emergency room visits still have a \$75 copay.

# Member Costs

- **Coinsurance** for some prescription drugs
  - **Coinsurance:** a **percent** a member pays for a covered service or prescription
- Coinsurance also applies to medical services that are not subject to copayments.
- Coinsurance amounts are percentages, so they change based on the total cost of a drug or service.

# Member Costs

- **Prescription drug** costs are based on levels:

<b>Level 1</b>	\$5 per fill	
<b>Level 2</b>	Member pays 20% (up to \$50 per fill)	
<b>Level 3</b>	Member pays 40% (up to \$150 per fill) <i>Do not apply to OOPPL</i>	
<b>Level 4</b>	<b>Preferred Specialty Pharmacy:</b> \$50 per fill	<b>Any Other Pharmacy:</b> 40% (up to \$200 per fill)

- A “fill” is a 30-day supply. A 90-day supply would require 3 copayment/coinsurance amounts.
- Log in to the members section of [navitus.com](http://navitus.com) to view the formulary and determine levels.

# Member Medical Costs

- **Out-of-Pocket Limits** are increasing
  - **Out-of-Pocket Limit:** the maximum total amount members pay for covered services

	Single		Family	
	2015	2016	2015	2016
Out-of-Pocket Limit (OOPL)	\$500	\$1,250	\$1,000	\$2,500

These amounts are under the Coinsurance Uniform Benefits plan, which most people have. To view other plans, visit [ETF's FAQ page](#).



# Member Costs Summary

## It's Your Choice Health Plan (Coinsurance Uniform Benefits Plan)

	Single		Family	
	2015	2016	2015	2016
<b>Deductible</b>	\$0	\$250	\$0	\$500
<b>Out-of-Pocket Limit</b>	\$500	\$1,250	\$1,000	\$2,500

	2015	2016
	<b>Primary Care Physician Office Visits</b>	10% Coinsurance*
<b>Specialist Office Visits</b>	10% Coinsurance*	\$25 Copay

\*The IYC Health Plan still has coinsurance amounts, but they do not apply to these services. Deductible goes toward the OOP



# Member Medical Costs for Other Plans

	Single		Family	
<b>IYC High Deductible Health Plan (HDHP)</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>
<b>Deductible</b>	\$1,500	\$1,500	\$3,000	\$3,000
<b>Out-of-Pocket Limit (Medical and Pharmacy)</b>	\$2,500	\$2,500	\$5,000	\$5,000
<b>Health Savings Account (HSA)</b>	\$170	\$750	\$340	\$1,500

	Single		Family	
<b>IYC Access Health Plan</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>
<b>Preferred Provider Deductible</b>	\$200	\$250	\$400	\$500
<b>Non-Preferred Provider Deductible</b>	\$500	\$500	\$500	\$500
<b>Preferred Provider Out-of-Pocket Limit</b>	\$800	\$1,000	\$1,600	\$2,000
<b>Non-Preferred Provider Out-of-Pocket Limit</b>	\$2,000	\$2,000	\$4,000	\$4,000

# \$2,000 Opt-Out Incentive

State employees enrolled in the state group health insurance in 2015



Opt out of 2016 State Group Health Insurance



\$2,000 incentive

# Optional Plans

- Optional insurance plans are available for employees of all state agencies to supplement their uniform health and dental insurance.
- For 2016, most state agencies will offer each of these plans. The University of Wisconsin System and University Hospital and Clinics offer some different choices.

# Optional Insurance Plans

<b>VSP Vision</b>	Available to active and retired state employees
<b>Anthem DentalBlue</b>	Available to active and retired state employees
<b>EPIC Dental Wisconsin</b>	Available to active employees
<b>EPIC Benefits+</b>	Will continue for people already enrolled
<b>Hartford Accidental Death and Dismemberment</b>	Enrollment or cancellation is possible any time of the year for active employees or dependents
<b>Mutual of Omaha</b>	Long-term care insurance plan available to employees, spouses and domestic partners, and parents
<b>Transamerica</b>	Long-term care insurance plan with new features available to employees, spouses and domestic partners, and parents

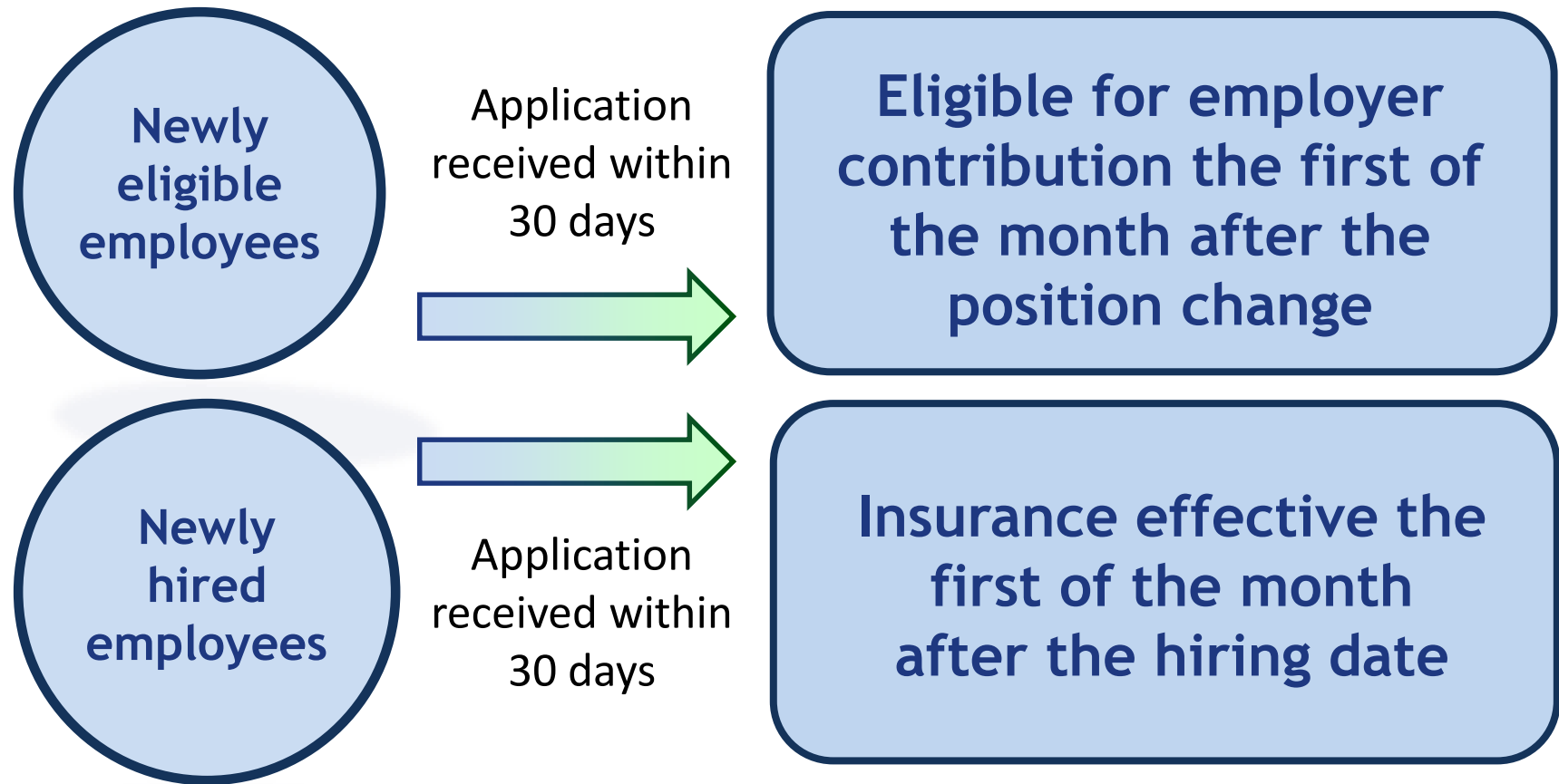
**Note : AFLAC** will no longer be available as of January 1, 2016.

# Optional Dental Plans

- **Anthem DentalBlue, EPIC Dental Wisconsin, and EPIC Benefits+** offer dental coverage that may supplement the Uniform Dental insurance that is linked to your health insurance.
- All versions of these plans include supplemental coverage for major and complex restorations, such as crowns.
- Implants are covered only by certain policies.

Check waiting periods and limitations on dental networks before enrolling.

# Eligibility Changes: Health Insurance



State employees need to complete 60 days of WRS eligible service, then the employer contribution will be effective the first of the month after completion.

# Eligibility Changes: Life Insurance

Spouse and Dependent coverage will have open enrollment due to:

- Establishing a Chapter 40 Domestic Partnership
- Legal Guardianship
- Marriage
- Birth
- Adoption

When applying for Spouse and Dependent coverage through the Evidence of Insurability, evidence and documentation are no longer required for dependents.



## Eligibility Changes: ICI

- After January 1, 2016, employees will be eligible to enroll in life and Income Continuation Insurance (ICI) coverage as of the 1st of the month following the hire date (or the hire date, if it is the 1st of the month).
- The application should be submitted within 30 days of the hiring date.
- All applications received between July 1 and December 31, 2015 will be effective January 1, 2016.

# Eligibility Changes: Health, Life, and ICI

- Coverage terminates at the end of the month the termination took place.
- This does not apply to cancellations of coverage by the employee.

# Resources

- [Group Health Insurance Program Changes for 2016 FAQ](#)  
ETF page
- [GIB Approves Health Insurance Benefit Changes for 2016](#)  
ETF page
- It's Your Choice 2016 Decision Guide for Employees
- It's Your Choice 2016 Decision Guide for Retirees
- [Delta Dental's website](#)
- [navitus.com](#) (log in to view formulary for drug levels)
- [Health Plan Availability Map](#)
- [Dental Plan Comparison Chart](#) (2015)

# Questions?

- Please contact the Employer Communications Center toll free at: (877) 533-5020 opt 2.
- See the previous slide for a list of helpful resources.
- Contact Korbey White via email at [Korbey.White@etf.wi.gov](mailto:Korbey.White@etf.wi.gov)