



Employer *Bulletin*

Employer Communication Center (608) 264-7900 Toll free: 1-888-681-3952 <http://etf.wi.gov>

Health Insurance Information

It's Your Choice Open Enrollment Period is October 3-28, 2011

The It's Your Choice Enrollment period will become an Open Enrollment this year. Uninsured but eligible employees can enroll during the period for coverage effective January 1st of the following calendar year. Local annuitants are not eligible to enroll for coverage during the It's Your Choice Open Enrollment Period. This opportunity for employees is in addition to the regular opportunity for currently-insured subscribers (active employees, annuitants and former employees who have continued their coverage) to change health plans, enroll or disenroll adult children or domestic partners and their children from family coverage, change from single to family coverage, change from family to single coverage, or cancel coverage.

We encourage employees and annuitants to electronically submit their It's Your Choice enrollment changes via the myETF Benefits Online Health Insurance Enrollment System at: <http://myETF.wi.gov/ONM.html>. Enrolling in a health insurance plan is a quick and easy process through this dedicated and secure website. Step-by-step information on how to submit an e-application appears in the *It's Your Choice: Decision Guide* under the 'Choose Wisely' section on pages 8 and 9. However, if employees prefer, they may submit a paper application to their employer. You or your staff are responsible for keying changes by using the myETF Benefits application found on the Online Network for Employers (ONE) website.

Many employers are opting to distribute the 2011 *It's Your Choice* booklets via e-mail link to employees this year. We have included a sample e-mail that you can use for distribution in this *Employer Bulletin*. If you are distributing paper copies of the *It's Your Choice* booklets, they will be supplied to you the week of September 26. Employers enrolled in one of the health insurance Program Options (PO) listed immediately below will receive a separate addendum that must be provided to employees along with the *It's Your Choice* booklets:

- PO3: Traditional HMO Option paired with the Standard PPP (ET-2157)
- PO4: Deductible HMO Option paired with the Deductible Standard Plan (ET-2158)
- PO5: Deductible HMO Option paired with the Deductible Standard PPP (ET-2159)

The booklets and addendums will also be available on the Department of Employee Trust Funds (ETF) Internet site at <http://etf.wi.gov> that same week to coincide with notification e-mails to employees (sample attached). The booklets on ETF's internet site will include periodic updates if errors are

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found. Additional information about the Wisconsin Public Employers (WPE) Group Health Insurance program and other ETF-administered insurance programs is also available on this site.

All employees will receive two booklets: a *Decision Guide* and a *Reference Guide*. The *Decision Guide* provides members with the key information they need to make a health plan decision. The *Reference Guide* contains detailed, technical information such as the Uniform Benefits certificate of coverage and required state and federal notifications.

Note: Reference the rate sheets linked to this bulletin. The health insurance program options are:

- Traditional HMO Option paired with the “Classic” Standard Plan (ET-2128d)
- Traditional HMO Option paired with the Standard Preferred Provider Plan (PPP) (ET-2157)
- Deductible HMO Option paired with the Deductible Standard Plan (ET-2158)
- Deductible HMO Option paired with the Deductible Standard PPP (ET-2159)

Refer to *Employer Bulletin*, Vol. 28, Local D, dated June 1, 2011, for additional information on these WPE Group Health Insurance program options.

It’s Your-Choice Kick-Off Meeting Reminder

Please attend the annual It’s Your Choice kick-off meeting: Details are below:

Date and Time:: Wednesday, September 21, 2011
 9:00 a.m. - 11:30 a.m.

Location: Mendota Mental Health Institute
 Conference Center Building
 301 Troy Drive
 Madison, Wisconsin

For a map and directions, please refer to *Employer Bulletin*, Vol. 28, Local B, dated April 29, 2011. Pre-registration is not required. Attendees can purchase coffee as well as other beverages and pastries at the site.

The It’s Your Choice kick-off meeting provides an opportunity to receive information from health plans, pharmacy benefit manager (PBM) representatives, and ETF employees regarding health insurance program changes set to take place effective January 1, 2012.

Important Plan and Program Changes

Type of Changes	Plan Name	Change
New changes resulting from state law are effective January 1, 2012	All plans For more information, see <i>Frequently Asked</i> and the <i>Premium Rates</i> sections of the <i>It’s Your Choice: Decision Guide</i> .	<ul style="list-style-type: none"> • Dependent coverage will end at the end of the month in which your eligible adult dependent turns age 26. The previous age limit had been 27. • Pursuant to Wisconsin Act 10, the level of employer premium contribution is limited to 88% of the average cost of the health plans offered in the service area of the employer unless stated otherwise in a collective bargaining agreement. Employers will provide premium contribution information to employees.
New changes resulting from federal law are effective January 1, 2012.	Standard Plan	Eliminates preexisting condition waiting period for members who are late entrants. Employees no longer have the option to enroll anytime during the year under the Standard Plan without a qualifying event.

New enrollment opportunities	All plans	<ul style="list-style-type: none"> • The It's Your Choice Enrollment Period will become an Open Enrollment period this year. Uninsured but eligible employees can enroll during the It's Your Choice Open Enrollment Period for coverage effective January 1st of the following calendar year. Local annuitants are not eligible to enroll during the It's Your Choice Open Enrollment Period. • Employees who are not enrolled but who want to preserve their employee post-retirement contributions for use later, may enroll immediately prior to retirement. • Previous enrollment opportunities that applied waiting periods have been eliminated.
Contract changes	All plans	The group health insurance program will now align with federal COBRA coverage (an 18-month maximum that may be increased to 29 or 36 months in mandated circumstances) except as required by state continuation law.
Prescription drug coverage for Medicare-eligible participants covered under an annuitant contract	Navitus Health Solutions: Navitus MedicareRX (PDP) Underwritten by Sterling Life Insurance Company	Effective January 1, 2012, prescription drug coverage will be provided by a Medicare Part D Employer Group Waiver Plan. This replaces the Medicare Part D prescription drug plan from DeanCare RX provided prior to 2012. See Frequently Asked Question 3 for additional information.
Prescription drug mail order vendor	Navitus Health Solutions: WellDyneRX	Effective January 1, 2012, the mail order vendor will change from Prescription Solutions to WellDyneRX. Members who currently use mail order services will receive additional information regarding this change via letter. See page 76 for additional information.
New health plan	WEA Trust PPP Northwest (carrier suffix 87)	Offered in 18 counties in northwest Wisconsin and in a number of counties in Minnesota.
Health plan name change	WEA Trust PPP (carrier suffix 86)	In addition to the new WEA Trust PPP Northwest health plan offering in northwest Wisconsin, WEA Trust PPP in eastern Wisconsin is now WEA Trust PPP East.

Significant Plan Provider Network Changes	For examples, see below:	Health plans listed below have made significant changes by adding or terminating contracts with provider groups. Other plans have also made changes, refer to the map on page 27 of the <i>It's Your Choice: 2012 Decision Guide</i> , and call the health plan for more details.
	GHC-Eau Claire	Will no longer offer providers in Barron, Chippewa, Dunn, Eau Claire, Pepin, Polk or Rusk Counties.
	HealthPartners Health Plan	Added Bayfield, Burnett and Douglas counties.
	WEA Trust PPP East (Formerly WEA Trust PPP)	Expanding into Door, Dodge, Columbia, Jefferson, Marathon, Portage, Rock and Wood Counties
	State Maintenance Plan (SMP)	SMP will no longer be available in Vilas County. Subscribers using providers in this county must consider selecting another plan or will be limited to the SMP providers remaining in other areas. SMP will be newly available in Buffalo and Vilas Counties
Health Risk Assessment (HRA) tools	All plans	HRAs are a great tool to help you understand and potentially improve your health. Every health plan will have one available for 2012 and may offer incentives for completing them. See the <i>Health Plan Features - At a Glance</i> grid on page 34 and contact your plan for more information.
Other Information about ETF's Internet site	All plans	The <i>It's Your Choice: Decision Guide and Reference Guide</i> are available at http://etf.wi.gov . Any known printing discrepancies will be clarified on this site. Additional information about insurance programs, including the complete Report Card on health plans, is available. Sign up for ETF E-Mail Updates for the most current information at http://etf.wi.gov .
Online help	All plans	Are you unsure where to start with the <i>It's Your Choice: Decision and Reference</i> guides? ETF has a number of new online videos to provide information on the changes members can expect to see to their group health insurance benefits. Find them on ETF's Internet site under the Group Health Insurance menu at http://etf.wi.gov .

In addition, please note:

1. Employer Contributions Under the 88% Formula:

Pursuant to 2011 Wisconsin Act 10 and the Group Insurance Board, the maximum level of employer premium contribution is 88% of the average cost of the qualified tier 1 health plans offered in the service area of the employer unless stated otherwise in a collective bargaining agreement. The minimum remains, per Wis. Admin. Code § 40.10, as 50% of the low cost qualified plan in the county of the employer (this amount is lowered to 25% for part-time employees who are appointed to work less than 1,044 hours per year).

Employers are responsible for providing premium contribution information to employees.

Information on both the 88% and 105% formula (the latter for those employers who need it) by Health Plan is available on ETF's Internet site. Please ensure you reference the program option applicable to your specific employer for information.

Remember: These are maximum and minimum contributions.

Note: The State Maintenance Plan (SMP) to be designated as the low-cost qualified health plan in those counties where it meets the minimum provider qualification requirements. In those counties, the 88% formula is based on SMP rates.

2. Premium Contribution Under the 'Tiered Formula'

The Group Insurance Board has approved the 2012 tiering of health plans based upon their risk-adjusted efficiency and has determined that:

- Tier 1 plans include all health plans except for the Standard Plan.
- Tier 2 plan - No plans fall into Tier 2.
- Tier 3 plan - Standard Plan.

Please contact us if interested in learning more about this innovative approach to holding down health care expenses by creating incentives for health plans to reduce their costs, and to encourage employees to use more efficient health plans.

3. Important Issues for Subscribers

During this year's It's Your Choice Open Enrollment Period, employees and annuitants with family plans may choose whether to cover their domestic partner (and their domestic partner's child(ren)) and adult dependents. This opportunity allows employees to avoid imputed income for these non-tax dependents. Other dependents must retain coverage. Please note that beginning January 1, 2012, adult dependents lose eligibility for coverage as a dependent at the end of the month following their age 26 birth date.

Remember, employees also have an opportunity to elect or change coverage if they have a qualifying event. See Frequently Asked Question 6 in the *It's Your Choice: Reference Guide*.

General It's Your Choice Information

Employees wishing to continue participation with their current health plans should do the following:

- Verify that their current health plan will be available in their area for 2012.
- Verify that selected physicians, clinics, and/or hospitals will still be available under their health plan in 2012.
- Review changes in plans by reading the "Important Changes for 2012" section, as well as the individual health plan descriptions, found in the *It's Your Choice: 2012 Decision Guide* booklet.
- Call the health plan directly with specific benefit or provider questions.

To change health plans or coverage levels, employees must submit completed electronic or paper health insurance applications to their employers no later than 4:30 p.m. on Friday, October 28, 2011.

Employees may select any health plan (e.g., HMO, WEA Trust PPPs, WPS Metro Choice or SMP) regardless of their county of residence, but should consider whether the providers are within a reasonable distance for medical care. The *It's Your Choice: 2012 Decision Guide* booklet identifies geographic areas covered by each health plan.

ETF mails *It's Your Choice* booklets, complete with special application forms and addendums, directly to retirees and former employees who have continued their health insurance coverage. Employees who wish to change health plans and who will retire effective January 1, 2012 or later, must complete their *It's Your Choice* applications as active employees. Changes in annuitant coverage are handled by ETF when the employee applies for retirement benefits.

***It's Your Choice* Booklet Distribution**

It's Your Choice booklets must be distributed in a timely manner to all employees, including:

- **Employees who have indicated they do not wish to make a change during *It's Your Choice* Open Enrollment Period.** Please remind these employees they remain responsible for understanding the information contained in the *It's Your Choice* booklets and that the *It's Your Choice: Reference Guide* contains their certificate of coverage if enrolled in an HMO, WEA Trust PPPs or WPS Metro Choice.
- **Insured employees on temporary layoff or leave of absence.** Employees who allowed health insurance coverage to lapse while on a leave of absence or a temporary layoff that encompassed the entire *It's Your Choice* enrollment period should be advised they are eligible to make an *It's Your Choice* election within 30 days of returning from the leave or layoff.

Please remind your employees to keep the 2012 *It's Your Choice: Reference Guide* for future use, because, from now on, ETF may only publish it when there are major changes.

Electronic Distribution of the *It's Your Choice* Booklet

Rather than distributing paper copies of the *It's Your Choice* booklets, most employers plan to e-mail a link to the booklet on ETF's Internet site. **The following e-mail template contains a link to the booklet that will be activated by the end of the day Wednesday, September 21.** Consider the following as you develop your own electronic distribution procedures and employee e-mail messages:

- Employers planning to distribute booklets electronically should develop a list of all eligible employees and use that list to match against their file of employee e-mail addresses.
- Once the address is verified, send the employee an e-mail with the link to the booklets.
- Due to federal regulations, employers must retain the list of employees who received an electronic copy of the booklets. For each employee who receives an e-mail message, the employer should receive a "reject" notice if the e-mail address is no longer into existence.

Note: Give new employees paper copies of the booklets. In addition, employees who do not have access to a computer, and employees who receive the electronic distribution but request a paper copy, must be given one.

Here is a sample e-mail:

IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2012

The annual It's Your Choice Open Enrollment period is October 3-28, 2011

During the It's Your Choice Open Enrollment period eligible employees may elect to:

- Enroll for coverage if currently uninsured.
- Change health plans.
- Change from single to family coverage without restrictions.
- Enroll or disenroll adult dependents (spouses or children of married adult dependents are not eligible to be covered) or domestic partner (DP) and DP's child(ren) from your family policy for the following year.

Any enrollment for coverage or changes to coverage you request becomes effective on January 1, 2012.

The *It's Your Choice* booklet is being distributed to employees electronically. Simply click on http://etf.wi.gov/members/benefits_local_health.htm to review the various sections. If you wish to review or obtain a paper copy of the booklets, please contact your benefits office. The health plans do not have supplies of the booklets.

All employees will receive two booklets: a *Decision Guide* and a *Reference Guide*. The *Decision Guide* provides key information that will help you make a health plan decision, and the *Reference Guide* contains detailed, technical information such as the Uniform Benefits certificate of coverage and required state and federal notifications.

The booklets contain important and useful information. We do not suggest printing the entire booklet, but you should retain the URL for reference throughout the year. Be sure to review the *Decision Guide* and pay particular attention to:

- The Important Changes section in the beginning of the booklet. It includes step by step information about how to electronically submit your application through the easy process at <http://myETF.wi.gov/ONM.html>
- Also in the Important Changes section is a list of any health plans new to the program, or that have significant network changes in 2012 and significant changes in state and federal law that affect benefits and coverage.
- (Add if using the tiered formula for determining employee premium contribution) The 2012 Health Plans by Tier appears on page 25 to help you determine if your selected health plan is in the same Tier as it was in 2011. A change in the Tier will increase or decrease your monthly health insurance contribution.
- A chart comparing all health plans offering Uniform Benefits on the basis of quality, wellness and disease management, on-line services, demographics and dental benefits appears on pages 32 through 36.
- Check your selected plan's 'Plan Description' starting on page 37 to see if there is a change in basic dental coverage. Plans may add, change or drop dental coverage at their discretion.
- A glossary of commonly used terms appears in the back of the *It's Your Choice: 2012 Decision Guide*.
- State and federal notifications appear in the *It's Your Choice: Reference Guide*.

All HMOs and the PPPs (WEA Trust PPPs and WPS Metro Choice) provide a uniform set of benefits which is explained in the *It's Your Choice: Reference Guide* booklet, including the benefits and exclusions. This does not apply to Standard Plan or SMP.

Sample e-mail continued on next page

If you wish to change plans, begin coverage, enroll/disenroll your adult child or domestic partner and domestic partner's children, change to family coverage change to single coverage, or cancel coverage:

1. Electronically file your application via <http://myETF.wi.gov/ONM.html>
[OR] Complete a paper *Group Health Insurance Application/Change Form* (ET-2301)
2. Submit your electronic request or your completed paper application to your benefits office no later than 4:30 p.m. on October 28, 2011.

No action is necessary if you do not want to change plans or change coverage.

Deferred Compensation Program

We also encourage you to use this communication as an opportunity to alert employees to the Wisconsin Deferred Compensation Program. Please consider including this brief message with the It's Your Choice e-mail:

Have you given much thought to your retirement? Do you know where you will receive income from after you retire? Learn more about the Wisconsin Deferred Compensation Program at www.fascore.com/PDF/wisconsin/WDC_EZ_Enroll.pdf

Other Information

The *Group Health Insurance Application/Change Form* (ET-2301) can be found in the back of the *It's Your Choice: Decision Guide* booklet. Applications can also be downloaded from ETF's Internet site at <http://etf.wi.gov/publications/et2301.pdf> or you may order applications by completing the Online Forms Order page found under the 'Employers' menu on our Internet site at <http://etf.wi.gov>.

Employees must contact health plans directly to request the most up-to-date information regarding service area and/or provider availability related to It's Your Choice.

Note: When contacting a health plan or Navitus, employees must identify themselves as a State of Wisconsin Plan subscriber in order to receive information pertinent to the Group Health Insurance program administered by ETF.

Health plans often report they are unable to contact current subscribers due to incorrect addresses on file. Please remind employees who participate in the Group Health Insurance program they are responsible for providing address changes and revisions of other relevant information to you via an electronic application or the *Group Health Insurance Application/Change Form* (ET-2301). Employers are responsible for keying changes submitted on paper by using the myETF Benefits application found on the Online Network for Employers (ONE) Internet site. Once mailing addresses are updated, employees will receive provider information in a timely fashion, including information for the annual disabled dependent verification process, which enables dependents who remain eligible in 2012 to continue their current health insurance.

Employer's Application Processing Instructions for It's Your Choice 2012

During the It's Your Choice period, employers have three options for handling It's Your Choice requests from their employees.

- **Employers can require their employees to use the Online Network for Members (ONM) site** to file their requests through myETF Benefits at <https://myetf.wi.gov/etf/internet/member/onm.html>. Employees must submit their electronic request no later than October 28, 2011. ETF strongly encourages that employers direct their employees to use the myETF Benefits system.
- **Employers may require their employees file their requests by completing a *Health Insur-***

ance Application/Change Form (ET-2301) and submit the application to the employer by October 28, 2011. If an employer elects to require a paper application, the employer must enter that application into the myETF Benefits system on behalf of their employee on the ONE site. Do not mail or fax the application to ETF for processing and keying. If your employee submits a paper application, do not submit a copy to ETF; use the application to enter the employee's information and retain the application for the employee's file.

- **Either accept an electronic request from an employee OR a paper *Health Insurance Application/Change Form*.** Again, this is at the employer's discretion to determine what will be acceptable.

If employers are going to accept a *Health Insurance Application/Change Form*, the employer must:

1. Verify the employee completed the application in its entirety, including signing and agreeing to the Terms and Conditions. Employees are encouraged, but not required, to list a physician/clinic name for each insured family member. If the information is not completed and the health plan requires it, the health plan will contact the subscriber directly. The employer is not responsible for obtaining the physician/clinic information.
2. Complete the following boxes in the Employer Section of the *It's Your Choice 2012 Group Health Insurance Application/Change Form*:
 - Employer Identification Number (EIN)
 - Name of Employer
 - Enrollment Type 40 for Dual-Choice; 43 for Change from Single to Family
 - Employee Type
 - Coverage Type Code
 - Carrier Suffix
 - Date Received by Employer
 - Prospective Date of Coverage of January 1, 2012
 - Payroll Representative Signature
3. Make one copy of the application for the employee after completing the Employer Section of the *Health Insurance Application/Change Form*. Do not send a copy of the application to ETF or the Health Plan.
4. Ensure that all *Health Insurance Application/Change Forms* received by the employer on or prior to October 28, 2011 are keyed into the myETF Benefits system by the employer by November 30, 2011. This deadline must be met to ensure health plans and Navitus receive the contract information in a timely manner and that employees receive their health plan information and identification cards prior to January 1, 2012.

As members access the myETF Benefits system to generate their It's Your Choice requests, or employers key It's Your Choice applications into the myETF Benefits system to create a new January 1, 2012 contract with the new health plan selected by the member, the system will automatically terminate the current active contract effective December 31, 2011. In other words, employers will not be required to key terminations into the myETF Benefits system for the employee's change in health plans.

Procedures for Withdrawing It's Your Choice Elections

Employees may rescind 2012 It's Your Choice elections by notifying their employers in writing prior to December 31, 2011. The written request should be filed with the employee's records. When you receive a request to rescind, make two copies of your copy of the *It's Your Choice* application initially submitted by the employee to select a change and write "Rescind" across each copy. Forward one copy to ETF as soon as you receive the request. Retain a copy for your records. Please see Chapter 4, subchapter 402 of your *Local Health Insurance Administration Manual (ET-1144)* for specific instructions.

Additional It's Your Choice Instructions

Specific It's Your Choice instructions are found in Chapter 4 of the *Local Health Insurance Administration Manual* (ET-1144).

- Refer to subchapter 401D if you have an employee initially eligible for coverage in November or December 2011, or who terminates employment in November or December 2011.
- Refer to subchapters 404 and 405 for instructions if you receive an It's Your Choice application after October 28, 2011, the end of the It's Your Choice period. Please note that late It's Your Choice material can be faxed to the attention of Brian Schroeder at (608) 266-5801.

Contact the Employer Communication Center toll free at (888) 681-3952 or locally at (608) 264-7900 option 1 with questions.

Contacting the Health Plans

The updated *Health Plan Contact List* (ET-1728) is meant for employers to use when contacting the health plans for assistance with membership, supplies, etc. It is available on ETF's website under the Employers tab. Go to <http://etf.wi.gov/publications/employer.htm> and scroll down to the Health Insurance section. The contact list is titled *2012 Health Plan Contacts* and includes e-mail addresses and fax numbers when available.

Note that employees who need assistance should contact the health plan directly, using the information on the inside back cover of the It's Your Choice: Decision Guide booklet. These are customer service lines and are fully staffed to handle a large number of phone calls.

Informational Links:

- Plan Premium Rate Sheets: http://etf.wi.gov/publications/dc_content/dc_2012/2012local_rates.htm
- Map: http://etf.wi.gov/publications/dc_content/dc_2012/Local_map.pdf

The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech or hearing impaired and need assistance, call the Wisconsin Relay Service toll free at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). If you are visually or cognitively impaired, call 1-877-533-5020 or (608) 266-3285 locally. We will try to find another way to get the information to you in a usable form.

This *Employer Bulletin* is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the *Bulletin*, or to the Division of Retirement Services (DRS). Call Matt Stohr, DRS administrator, at (608) 266-1210. Employer agents may copy this *Bulletin* for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent *Employer Bulletins* are available on our Internet site at the following URL: <http://etf.wi.gov/employers.htm>

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