



# Employer *Bulletin*

Employer Communication Center (608) 266-3285 Toll free: 1-877-533-5020 <http://etf.wi.gov>

## WPE Group Health Insurance Program Options for 2014

Local government employers participating in the Wisconsin Public Employers (WPE) Group Health Insurance program available through the Department of Employee Trust Funds (ETF) are invited to consider electing from the following health program options available for plan year 2014.

A comparison chart can be found on Page 3 for your reference.

### Program Option (PO) Overview:

Local government employers will have flexibility in choosing cost-sharing plan options under the WPE Group Health Insurance program. Employers may offer up to three program options to different classes of employees (e.g., collective bargaining units). Individual employees cannot choose between program options.

To change your program option or enroll under additional program options, your governing body must file an *Existing Employer Option Selection Resolution* (ET-1152) with ETF before October 1, 2013. The resolution is available at:

<http://etf.wi.gov/publications/et1152.docx>.

For information on which program option you currently offer, go to your myETF Benefits Invoice or the Employer Premium Inquiry application on myETF Benefits, which can be found at:

<http://etfonline.wi.gov/etf/internet/employer/one.html>

### Program Option 2: Traditional or Full Pay Uniform Benefits Option paired with a Standard Preferred Provider Organization (PPO) Plan

Under this program option, subscribers select from:

- Full pay (no coinsurance or deductible) Uniform Benefits offered by many HMOs and two PPOs: WEA Trust and WPS Metro Choice.
- Standard PPO that allows participants to see their choice of provider with higher out-of-pocket costs for out-of-network providers. This plan is administered by WPS.

### Program Option 4: Deductible Uniform Benefits Option paired with the Deductible Standard PPO

Subscribers select a health plan that offers deductible Uniform Benefits or the Standard PPO. Uniform Benefit premium rates in PO 4 are approximately 10% lower than PO 2 rates. The deductibles and other medical out-of-pocket amounts do not apply to pharmacy benefits.

- Deductible Uniform Benefits, offered by many HMOs and two PPOs: WEA Trust and WPS Metro Choice, contains an up-front deductible on all medical services except for federally-required preventive care. Such care is 100% covered. The deductible is \$500 individual/\$1000 family per calendar year. Once the deductible is met, benefits are administered as described in Uniform Benefits.

- The Standard PPO allows participants to see their choice of providers, with higher out-of-pocket costs for out-of-network providers. This program has larger deductible and coinsurance costs than the Standard PPOs of PO 2 and PO 6 allowing for greater premium savings. WPS is the plan administrator.

### **Program Option 6: Coinsurance Uniform Benefits Option paired with a Standard PPO**

Subscribers select a health plan that offers coinsurance Uniform Benefits or the Standard PPO. (Note: Medical out-of-pocket amounts do not apply to pharmacy benefits.) This program option offers Uniform Benefits premium rates that are approximately 5% lower than PO 2 rates.

- Uniform Benefits with a member coinsurance of 10% up to a maximum of \$500 individual/\$1000 family except for federally required preventive care. Such care is 100% covered. This program option mirrors the Uniform Benefits offered to state employees. Over time, if changes are made to the state Uniform Benefits plan, this plan will mirror those changes.
- The Standard PPO allows participants to see their choice of provider, with higher out-of-pocket costs for out-of-network providers. This program has larger deductible and coinsurance costs than the PO 2 Standard PPO allowing for greater premium savings. WPS Health Insurance (WPS) is the plan administrator.

### **Medicare Options for Participating WPE Annuitants and Their Dependents:**

- The Uniform Benefits option that employers offer will continue as-is for Medicare eligible annuitants and their dependents, acting as a Medicare carve-out where Medicare pays first and then the health plan pays services subject to the Uniform Benefits contract.
- All Standard Plan Medicare eligible annuitants and their dependents will have coverage through one group Medicare supplement offered by WPS, called the Medicare Plus plan.

### **Contact Information**

For more information on the WPE Group Health Insurance program, contact ETF's Employer Communication Center toll free 1-877-533-5020, option 1 or 608-266-3285, option 1 or e-mail ETF at [ETFHealthandIns@etf.state.wi.us](mailto:ETFHealthandIns@etf.state.wi.us). Information regarding the WPE Group Health Insurance program and other benefit programs is also available on our Internet site at <http://etf.wi.gov>.

**Wisconsin Public Employees  
Non-Medicare Benefits  
Program Options (PO) Effective January 1, 2014**

<b>NON-MEDICARE BENEFITS</b>		<b>Program Option 2</b>	<b>Program Option 4</b>	<b>Program Option 6</b>
<b>Uniform Benefits (For HMOs and some PPOs: benefits described for services at plan providers only)</b>		Full Pay Uniform Benefits (No deductible or coinsurance.)	\$500 Individual/ \$1000 Family deductible except as required by federal law. After deductible is met, Uniform Benefits apply.	90%/10% coinsurance to \$500 Individual/\$1000 Family out-of-pocket limit, except as required by federal law. After coinsurance is met, Uniform Benefits apply.
<b>Standard PPO Benefit</b>	<b>Freedom of Provider Choice Benefit:</b>	<b>Standard PPO:</b>	<b>Standard PPO:</b> <i>Contains former PO 5s deductible/coinsurance</i>	<b>Standard PPO:</b> <i>Contains former PO 3s deductible/coinsurance</i>
	<b>Deductible</b> (Unless otherwise noted, it is an overall deductible.)	<i>In-Network:</i> \$100 Individual/ \$200 Family  <i>Out-of-Network:</i> \$500 Individual/ \$1000 Family	<i>In-Network:</i> \$500 Individual/ \$1000 Family  <i>Out-of-Network:</i> \$1000 Individual / \$2000 Family	<i>In-Network:</i> \$250 Individual/ \$500 Family  <i>Out-of-Network:</i> \$500 Individual/ \$1000 Family
	<b>Coinsurance</b>	<i>In-Network:</i> 100%/0%  <i>Out-of-Network:</i> 80%/20%	<i>In-Network:</i> 80%/20%  <i>Out-of-Network:</i> 70%/30%	<i>In-Network:</i> 90%/10%  <i>Out-of-Network:</i> 70%/30%
	<b>Annual out-of-pocket limit</b> (Includes deductible & coinsurance.)	<i>In-Network:</i> \$100 Individual/ \$200 Family  <i>Out-of-Network:</i> \$2000 Individual/ \$4000 Family	<i>In-Network:</i> \$2000 Individual/ \$4000 Family  <i>Out-of-Network:</i> \$4000 Individual/ \$8000 Family	<i>In-Network:</i> \$1000 Individual/ \$2000 Family  <i>Out-of-Network:</i> \$2000 Individual/ \$4000 Family

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*. 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>

Wisconsin Department of Employee Trust Funds  
P.O. Box 7931  
Madison, WI 53707-7931  
<http://etf.wi.gov>