



Employer *Bulletin*

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

Health Insurance It's Your Choice Information

It's Your Choice Enrollment Period is October 4-29, 2010

October 4-29, 2010, is the It's Your Choice Enrollment period for coverage effective January 1, 2011. It's Your Choice provides an opportunity for currently-insured subscribers (active employees, annuitants and former employees who have continued their coverage) to change health plans and enroll or disenroll adult children or domestic partners and their children from family coverage, and/or change from single to family coverage without a waiting period for pre-existing conditions.

New this year: Employees and annuitants can electronically submit It's Your Choice enrollment changes via the new myETF Benefits Online Health Insurance Enrollment System at <http://myETF.wi.gov/ONM.html>. (**Exception:** Employees of the University of Wisconsin System should continue to submit paper applications to their employers.)

Through this dedicated and secure website, enrolling in a health insurance plan is a quick and easy process. You will find step-by-step information on how to submit an electronic application in the *It's Your Choice: Decision Guide* under the Important Changes section on pages 4 and 5, and in Frequently Asked Question 4. However, if employees prefer, they may submit paper applications to their employers. You (or your staff) are responsible for keying changes by using the myETF Benefits application found on the Online Network for Employers (ONE) website.

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.

The 2011 *It's Your Choice* booklets will be distributed in an e-mail (with link) to most state employees this year. We have included a sample e-mail that you can use for your distribution. We have ordered a limited number of paper copies of the *It's Your Choice* booklet to accommodate employees who do not have Internet access. The booklets will be supplied to all state agencies during the week of September 27. The booklets are now available on the Department of Employee Trust Funds (ETF) Internet site at <http://etf.wi.gov>. Additional information about the State of Wisconsin Group Health Insurance program and other ETF-administered insurance programs is also available on this site.

In November you will receive an *Employer Bulletin* containing additional It's Your Choice reporting instructions.

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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 22, 2010
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. 27, No. 11, dated April 30, 2010. 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, 2011.

Important Plan and Program Changes

Types of Changes	Health Plan Name	Change
New federal mandates are effective January 1, 2011.	All Plans For more information, see the Frequently Asked Questions section of the <i>It's Your Choice: Decision Guide</i> .	Federal law: <ul style="list-style-type: none"> eliminated health plan lifetime dollar maximum amounts. allows for an open enrollment period this October for your child who previously was not eligible for coverage up to the end of the month in which your child turns 26, for example, if your child is married. eliminates a preexisting condition waiting period for members who are late entrants and are younger than age 19. See Frequently Asked Question 12 in the <i>It's Your Choice: Decision Guide</i> .
Administrative rule/contract change	All Plans	Annually, during the It's Your Choice Enrollment period, you may elect to enroll or drop coverage for your domestic partner, similar to your existing opportunity for adult dependents. See Frequently Asked Questions 2 and 14 in the <i>Decision Guide</i> for more information.
Health Plans newly available:	WEA Trust PPP(carrier suffix 86)	WEA Trust PPP is a PPP offered in 24 eastern Wisconsin counties.
Significant Plan Provider Network Changes	For examples, see below:	Some plans have made significant changes by adding or terminating contracts with provider groups. Refer to the map on page 32 and call the health plan for more detail.
	Anthem Blue Northeast	Added Affinity providers in the Northeast.
	GHC of Eau Claire	Will no longer offer providers in the following counties: Buffalo, Clark, Jackson, Pierce, St. Croix and Trempealeau.
	Health Tradition Health Plan	Will no longer offer Luther Midelfort and Red Cedar providers. This impacts Barron, Chippewa, Dunn, Eau Claire, Grant, Pepin and St. Croix Counties.

Important Plan and Program Changes continued on next page

Important Plan and Program Changes, continued

Types of Changes	Health Plan Name	Change
	Network Health Plan	Added Thedacare providers. This impacts Calumet, Outagamie, Shawano, Waupaca and Winnebago Counties.
	State Maintenance Plan (SMP)	SMP will no longer be available in Crawford 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.
	UnitedHealthcare SE	Added providers in Dodge, Jefferson and Rock Counties.
Health Plan Changes	Humana Eastern and Western	Medicare eligible members will be enrolled in Humana's Medicare Advantage Preferred Provider Organization (MA-PPO) rather than the current Medicare Advantage Private-Fee-For-Service plan. See Frequently Asked Question 19 and the plan description pages for more information.
New Dental Coverage	WEA Trust PPP	Newly offered benefits. See health plan description page for more information.
Changes to Dental Coverage	For examples, see below:	See the Health Plan Description pages in the <i>Choose Your Health Plan</i> section for more information.
	Dean Health Plan	Reducing benefits due to adding \$25 out-of-network office visit copay. Removing out-of-network \$50 individual/\$150 family deductible. Reducing the number of covered cleanings per year to two. Implementing financial incentives to encourage the use of in-network providers in many counties. Contact Dean for more information.
	Security Health Plan	Expanding network to include any dental provider for services.
	Unity Health Plan	Clarification that sealant coverage is only allowable for children to age 16.
Other Information about ETF's Internet site	All	The <i>It's Your Choice: Decision Guide</i> and <i>Reference Guide</i> are available at 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.
Online help	All	Are you unsure where to start with either the <i>It's Your Choice: Decision Guide</i> or the <i>Reference Guide</i> ? Review ETF's newest online tutorial, <i>It's Your Choice: Your Health Insurance Benefits for 2011</i> . The program explains how the books are organized, where to find specific information and highlights important factors to consider when choosing a health plan for 2011. Find it on ETF's Internet site, under the Group Health Insurance menu.

Important Issues for Subscribers

During this year's It's Your Choice Enrollment period, due to a change in state administrative rule and our contract, employees and annuitants with family plans may choose whether (or not) to cover their domestic partner (and their domestic partner's child(ren)), as they currently may for adult dependents. This opportunity allows employees to avoid imputed income for these non-tax dependents. Other dependents must retain coverage.

In addition, due to federal health care reform in the Patient Protection and Affordable Care Act (PPACA), adult dependents who were previously not eligible are newly eligible and are allowed a special open enrollment period during the month of October. Employees and annuitants may now cover their adult married dependents (not the spouse or child(ren)), or those children who previously were not eligible because they were eligible for other employer group coverage, unless they are enrolled in such other coverage. These adult children are eligible until the end of the month in which they turn 26 years of age.

Remember: Employees also have an opportunity to elect or change coverage if they have a qualifying event. See Frequently Asked Question 9 in the *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 2011.
- Verify that selected physicians, clinics, and/or hospitals will still be available under their health plan in 2011.
- Review changes in plans by reading the 'Important Changes for 2011' section, as well as the individual health plan descriptions, found in the 2011 *It's Your Choice: Decision Guide* booklet.
- Call the health plan directly with specific benefit or provider questions.

To change health plans or coverage levels, employees must return completed health insurance applications to their employers no later than 4:30 p.m. on Friday, October 29, 2010.

Employees may select any health plan (e.g., HMO, WEA Trust PPP, 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 2011 *It's Your Choice: Decision Guide* booklet identifies geographic areas covered by each health plan.

ETF mails *It's Your Choice* booklets, complete with special application forms, 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, 2011, 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**

General Information

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

- **Insured employees who have indicated they do not wish to make a change during the It's Your Choice Enrollment Period.** Please remind these employees that 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 PPP or WPS Metro Choice.
- **Insured employees on temporary layoff or leave of absence and those on permanent layoff paying premiums via sick leave through the employer.** 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 2011 *It's Your Choice: Reference Guide* for future use because, from now on, ETF may only publish it when there are major changes made.

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. 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 eligible employees and then 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 no longer exists.

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 with one.

Here is a sample e-mail:

IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2011

The annual It's Your Choice Enrollment period is October 4-29, 2010

During the It's Your Choice Enrollment period you may elect to:

- Change health plans.
- Change from single to family coverage without restrictions.
- Enroll or disenroll your adult dependent (including, for example, married dependents but not their spouses or child(ren)) or domestic partner (DP) and DP's child(ren) from your family policy for the following year.

Changes become effective on January 1, 2011.

This fall the *It's Your Choice* booklet is being distributed to employees electronically.

Simply click on http://etf.wi.gov/publications/dc_content/dc_2011/State%20DG.pdf 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.

This year 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. Check out ETF's online tutorial providing more information on how to use these booklets at <http://etf.wi.gov>.

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 quick and easy process at <http://myETF.wi.gov/ONM.html> (Note: employees of the UW System should continue to submit paper applications to their employers).
- Also in the Important Changes section is a list of any health plans new to the program, that will longer be available, or that have significant network changes in 2011 and significant changes in federal and state law that affect benefits and dependent eligibility.
- The *2011 Health Plans by Tier* chart can be found on page 34 to help you determine if your selected health plan is in the same Tier as it was in 2010. 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 can be found pages 40 through 43.
- Check your selected plan's 'Plan Description' starting on page 44 to see whether there is any change in basic dental coverage. Plans may add, change or drop dental coverage at their discretion.
- A glossary of commonly used terms can be found in the back of the *It's Your Choice: Decision Guide* booklet.
- State and federal notifications appear in the *It's Your Choice: Reference Guide* booklet.

All HMOs and the PPPs WEA Trust PPP 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 (does not apply to Standard Plan).

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sample e-mail, continued

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

1. Electronically file your application via <http://myETF.wi.gov/ONM.html> (except for employees of the University of Wisconsin System, who should continue to submit paper applications to their employer) OR complete a paper *Group Health Insurance Application/Change Form* (ET-2301)
2. Submit the completed application to your benefits office no later than 4:30 p.m. on October 29, 2010.

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

Employee Reimbursement Accounts (ERA)

We encourage you to use this e-mail communication as an opportunity to make employees aware of the ERA program. Please consider including this brief message with the It's Your Choice e-mail:

The Employee Reimbursement Accounts (ERA) program is an optional benefit that allows you to set aside pre-tax income to pay for eligible, IRS-approved medical and dependent care expenses. Employees may enroll by telephone at 1-800-847-8253 or on the Internet (<http://www.myFBMC.com>) from October 4 through November 12, 2010.

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/et2301a.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 2011 to continue their current health insurance.

Employer's Application Processing Instructions for It's Your Choice 2011

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

- **Employers can require employees to use the Online Network for Members (ONM) site** to file their requests through myETF Benefits (<https://myetf.wi.gov/etf/internet/member/onm.html>). Employees must submit their electronic requests no later than October 29, 2010. ETF strongly encourages that employers direct their employees to use the myETF Benefits system.
- **Employers may require employees to file their requests by completing a *Health Insurance Application/Change Form (ET-2301)* and submit the application to the employer by October 29, 2010.** 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.
- **Employers may either accept an electronic request from an employee OR a paper *Health Insurance Application/Change Form*.** Again, it is the employer's discretion to determine what method 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. 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 2011 *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, 2011
 - 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.
4. Ensure that all *Group Health Insurance Application/Change Forms* received by the employer on or prior to October 29, 2010 are keyed into the myETF Benefits system by the employer by November 30, 2010. 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, 2011.

As members access the myETF Benefits system to generate their It's Your Choice requests, or as employers key It's Your Choice applications into the myETF Benefits system to create a new January 1, 2011 contract with the new health plan selected by the member, the system will automatically

terminate the current active contract effective December 31, 2010. **In other words, employers will not be required to key terminations into the myETF Benefits system for employees' changes in health plans.**

Procedures for Withdrawing It's Your Choice Elections

Employees may withdraw 2011 It's Your Choice elections by notifying their employers in writing prior to December 31, 2010. The written request should be filed with the employee's records. When you receive a request to withdraw, make two copies of your copy of the It's Your Choice application initially submitted by the employee to select a change and write "Withdraw" across each copy. Forward one copy to ETF as soon as you receive the request. Retain a copy for your records.

Additional It's Your Choice Instructions

Specific It's Your Choice instructions are found in Chapter 4 of the *State Agency Health Insurance Administration Manual* (ET-1118).

- Refer to subchapter 403 if you have an employee initially eligible for coverage in November or December 2010, or who terminates employment in November or December 2010.
- Refer to subchapters 406 for instructions if you receive an It's Your Choice application after October 29, 2010, 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 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 Internet site 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 *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
- Map

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, hearing or visually impaired and need assistance, call the Wisconsin Relay Service at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). 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 Jean Gilding, 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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