



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 Open Enrollment Period is October 8 - November 2, 2012

The It's Your Choice Open Enrollment period allows uninsured but eligible employees, state annuitants and continuants to enroll for coverage effective the following January 1. In addition, this is an 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>. (**Exception:** employees of the University of Wisconsin (UW) System should go to the UW System fall enrollment website at <http://uwservice.wisc.edu/2013> for enrollment information). Through this dedicated and secure website, enrolling in a health insurance plan is a quick and easy process. Employees will find step-by-step information on how to submit an e-application in the *It's Your Choice: Decision Guide* under the 'myETF Benefits System Instruction' section on pages 82 and 83. 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) site.

The 2013 *It's Your Choice* booklets will be distributed in an e-mail (with links) to most state employees this year. 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.

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* booklets to accommodate employees who do not have Internet access. The booklets will be supplied to all state agencies during the next couple of weeks. The booklets, including periodic updates if errors are found, will also be available on the Department of Employee Trust Funds (ETF) website site at <http://etf.wi.gov> that same week. Additional information about the State of Wisconsin Group Health Insurance Program and other ETF-administered insurance programs is also available on this site.

It's Your Choice Kick-Off Meeting Reminder

Come to the annual It's Your Choice kick-off meeting.

Date and Time: Wednesday, September 26, 2012
9:00 a.m. - 11:30 a.m. (Registration starts at 8:30 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. 29, State B, dated April 27, 2012. Pre-registration is not required. Coffee, other beverages and pastries will be available for purchase. 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, 2013.

Important Plan and Program Changes

<i>Types of Changes</i>	<i>Health Plan Name</i>	<i>Change</i>
Premium rates	All Plans	ETF's efforts to slow the rate of premium increases for employees and employers in negotiating with health plans has once again resulted in premium increases that are significantly below industry trends. Our goal is unchanged: Contain costs without sacrificing quality. Make sure you check the contribution schedule and premium rate tables to see how this affects you on pages 20 through 22.
Coverage for Specialty Prescription Drugs	All Plans	Specialty drugs from <i>Diplomat Specialty Pharmacy</i> for specialty medications are payable at: <ul style="list-style-type: none"> • \$15 for formulary drugs to a separate \$1,000 individual/\$2,000 family out-of-pocket limit. • \$50 for non-formulary specialty drugs with no out-of-pocket limit. Specialty drugs from another network pharmacy are payable at: <ul style="list-style-type: none"> • \$50 for formulary drugs to a separate \$1,000 individual/\$2,000 family out-of-pocket limit. • \$50 for non-formulary specialty drugs with no out-of-pocket limit. See the <i>Uniform Benefits Schedule of Benefits</i> in the <i>It's Your Choice: Reference Guide</i> or contact Navitus Health Solutions for more information.
Health Risk Assessments (HRAs) and Biometric Screenings	All Plans	HRAs are a great tool to help you understand and potentially improve your health. Every health plan will have one available, including biometric screenings. All plans offer incentives for completing them. Contact your plan for more information.
New Prior Authorization Requirements	All Plans	Prior authorization will be required for high-tech radiology (for example: MRI, PET and CT scans) and low back surgeries. Contact your health plan for more information.
Primary Care Physician (PCP) Selection	All Plans	We strongly recommend selecting a primary care physician (PCP) or clinic for yourself and your covered dependents if you submit an application. This doctor would coordinate your care with specialists.

Types of Changes	Health Plan Name	Change
New Changes Resulting from Federal Law	All Plans	<ul style="list-style-type: none"> The federal list of preventive services that are allowed at 100% have been updated. See http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html. Federally required <i>Summaries of Benefits and Coverage</i> (SBCs) and the <i>Uniform Glossary</i> are available at: http://etf.wi.gov/members/health-plan-summaries.htm. If you need printed copies sent to you, please call the Department of Employee Trust Funds (ETF) at 1-877-533-5020 to let us know.
New health plan	WPS Metro Choice Northwest (carrier suffix 88)	Offered in 11 counties in northwest Wisconsin including Barron, Burnett, Chippewa, Dunn, Eau Claire, Pierce, Polk, Rusk, Sawyer, St. Croix and Washburn.
Health Plan Name and/or Provider Network Changes	For examples, see below:	Health plans listed below have made significant changes by adding or terminating contracts with provider groups in two or more counties. Other plans have also made changes, refer to the map on page 24, <i>It's Your Choice: 2013 Decision Guide</i> , and call the health plan for more details.
	Anthem Blue Northeast	Added providers in Door, Green Lake, Marinette, Oconto, Waupaca and Waushara counties.
	Anthem Blue Northwest	Added providers in Ashland, Douglas, Polk, St. Croix and Washburn counties.
	Humana Eastern	Added providers in Calumet, Door and Oconto counties.
	Physicians Plus	Primary care providers located at UW Health East, West, University Station and Oakwood clinics will no longer be available. Specialty providers at these locations will require approved prior authorization. Providers at three new clinics, Meriter-Fitchburg, Stoughton and Dermatology, are now available. UW Hospital is no longer in-network, but out-of-network referrals may be available if prior approved by the health plan.
	Security Health Plan	Will no longer offer providers in Green Lake and Vernon counties and is no longer qualified in Juneau county.
	WEA Trust PPO East (Formerly WEA Trust PPO)	Expanding into Adams, Juneau, Langlade, Lincoln, Menominee and Taylor counties.
WPS Metro Choice Southeast (Formerly WPS Metro Choice)	Expanding into Dodge and Jefferson counties.	
Health Plan Tier Changes	<ul style="list-style-type: none"> Anthem Blue Northwest WPS Metro Choice Southeast 	Changing to Premium Tier 3.

Types of Changes	Health Plan Name	Change
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.
	Anthem Blue	Adding: deductible of \$50 individual/\$150 family, 50% coverage after deductible for amalgam and composite fillings, \$500 individual annual maximum plan payment. For orthodontia, adding 50% coverage up to a \$500 lifetime maximum.
	Network Health Plan	Increasing the age limit for sealants to 18. Decreasing the allowable frequency of X-rays to: bitewings once a year and full mouth once every five years.
	Security Health Plan	Adding overall \$25 individual/\$50 family deductible and coverage for some basic services such as fillings at 50% up to an annual maximum of \$1,500. Orthodontia is covered at 50% up to a new lifetime maximum of \$1,500.
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. Other information is available about insurance programs, including the complete Report Card on health plans. 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 an online tutorial to provide information on changes and services we offer. Find it on http://etf.wi.gov under the Group Health Insurance menu.

How can the Employee Reimbursement Account (ERA) program help to offset my out-of-pocket medical costs?

Save money when you pay for out-of-pocket medical expenses through the ERA Program. A medical expense reimbursement account allows you to contribute tax-free money to pay for your family's health plan coinsurance, prescription drug copayments and other qualifying expenses that you pay out-of-pocket—such as dental, orthodontics and vision care. Effective January 1, 2013, federal law limits medical expense account contributions to \$2,500 annually. Review the 2013 ERA enrollment booklet at <http://etf.wi.gov> for information about how the ERA program can help you save money.

Important Issues for Subscribers

During this year's It's Your Choice Open Enrollment period, employees and annuitants with family plans may choose whether (or not) to cover their domestic partner and their domestic partner's child(ren), and adult dependents. This opportunity allows employees to avoid imputed income for their domestic partner and domestic partner's children. Other dependents must retain coverage.

Remember: Employees also have an opportunity to elect or change coverage if they have a qualifying event. See Frequently Asked Question 9 in the *It's Your Choice: Reference Guide*.

General It's Your Choice Information

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

- Verify that their current health plan will be available in their area for 2013.
- Verify that selected physicians, clinics, and/or hospitals will still be available under their health plan in 2013.
- Review changes in plans by reading the "Important Changes for 2013" section, as well as the individual health plan descriptions, found in the *It's Your Choice: 2013 Decision Guide*.
- 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, November 2, 2012.**

Employees may select any health plan (e.g., HMO, WEA Trust PPOs, 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: 2013 Decision Guide* identifies geographic areas covered by each health plan.

ETF mails *It's Your Choice* booklets, complete with applications, 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, 2013 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.** 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 PPOs 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 2013 *It's Your Choice: Reference Guide* for future use because ETF may only publish it when there are major changes.

Electronic Distribution of the It's Your Choice Booklet

Employers distributing the *It's Your Choice* booklets electronically must incorporate the following as part of their electronic distribution procedures:

- Develop a list of all eligible employees and use that list to match against their file of employee e-mail addresses.
- Verify the list and then send the employee an e-mail with the links to the booklets. Employers should send the email with a "return receipt". This will establish a record of when the employee opened the e-mail.
- 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 2013

The annual It’s Your Choice Open Enrollment period is October 8 - November 2, 2012

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 or family to single coverage without restrictions.
- Enroll or disenroll adult dependents (spouses or child(ren) of married adult dependents are not eligible to be covered) or domestic partner and domestic partner’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, 2013.

This fall the *It’s Your Choice* booklets are being distributed to employees electronically. Simply click on <http://etf.wi.gov/publications/iyc-2013/et-2107d.pdf> to view the *It’s Your Choice: 2013 Decision Guide* or on <http://etf.wi.gov/publications/iyc-2013/et-2107r.pdf> to review the *It’s Your Choice: 2013 Reference Guide*. 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. 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 contains a list of any health plans new to the program and those that have significant network changes in 2013, as well as significant changes in benefits and coverage.
- The 2013 Health Plans by Tier appears on page 21 to help you determine if your selected health plan is in the same Tier as it was in 2012. 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, online services, demographics and dental benefits appears on pages 27 through 31.
- Check your selected plan’s Plan Description starting on page 37 to see whether there is any change in basic dental coverage. Plans may add, change or drop dental coverage at their discretion.
- Page 82 of the Decision Guide 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 should go to the UW System fall enrollment website at: <http://uwservice.wisc.edu/2013> for enrollment information.)

- A glossary of commonly used terms appears in the back of the *It's Your Choice: 2013 Decision Guide*.
- State and federal notifications appear in the *It's Your Choice: Reference Guide*.

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

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> (except for employees of the University of Wisconsin System, who should submit applications to their employer via <http://uwservice.wisc.edu/2013>.)

[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 November 2, 2012.**

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. Effective January 1, 2013, federal law limits annual medical expense account contributions to \$2,500. Employees may enroll by telephone at 1-855-428-0446 or online at: (<http://www.WageWorks.com>) from October 8 through November 2, 2012.

Deferred Compensation Program

We also encourage you to use this communication as an opportunity to alert employees to the Wisconsin Deferred Compensation (WDC) 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? By participating in the WDC, an optional supplemental retirement savings program, you have access to investments, tools and resources that can help you plan and save for a financially secure retirement. To learn more, contact the WDC toll free at (877) 457-9327 or visit the WDC web site at www.wdc457.org.

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 State of Wisconsin 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 State of Wisconsin Group Health Insurance Program that they are responsible for providing address changes and revisions of other relevant information to you via a myETF Benefits update or the *Group Health Insurance Application/Change Form* (ET-2301). Employers are responsible for keying changes submitted on paper by using the myETF Benefits system 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 2013 to continue their current health insurance.

Employers' Application Processing Instructions for It's Your Choice 2013

During the It's Your Choice Open Enrollment 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 the myETF Benefits system (<https://myetf.wi.gov/etf/internet/member/onm.html>). Employees must submit their electronic request no later than November 2, 2012. ETF strongly encourages employers to direct their employees to use the myETF Benefits system.
- Employers may require their employees file their requests by completing a *Health Insurance Application/Change Form* (ET-2301) and submit the application to the employer no later than the end of the business day on November 2, 2012. 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. The application is not to be mailed or faxed to ETF for processing and keying. The deadline for employers to enter It's Your Choice applications into the myETF Benefits system is November 30, 2012.

If the employee submits a paper application to his/her employer, ETF does not require that a copy of the application be submitted to ETF. Employers are not to make entries on behalf of their employee without an application as documentation of the employee's request. The employer is to maintain a copy of the paper application in the employee's file.

- Either accept an electronic request from an employee OR a paper *Health Insurance Application/Change Form* (ET-2301). Again, it is within the employer's discretion to determine what will be acceptable.

If employers are going to accept a *Health Insurance Application/Change Form* (ET-2301) the following steps in processing the application are required.

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 *Health Insurance Application/Change Form* (ET-2301):
 - Employer Identification Number (EIN)
 - Name of Employer
 - Enrollment Type 40 for It's Your Choice
 - Employee Type

- Coverage Type
 - Carrier Name or Suffix
 - Date Received by Employer
 - Prospective Date of Coverage of January 1, 2013
 - Payroll Representative Signature and telephone number
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. All *Health Insurance Application/Change Forms* received by the employer on or prior to November 2, 2012 must be keyed into the myETF Benefits system by November 30, 2012. This deadline must be met by the employer to ensure health plans and Navitus receive the contract information timely so employees receive their health plan information and identification cards prior to January 1, 2013.

As employees or employers key It's Your Choice requests to change health plan or coverage levels in the myETF Benefits system to be effective January 1, 2013, the system will automatically terminate the current active contract effective December 31, 2012. Employers or employees will not be required to key terminations in the myETF Benefits system for the employee's change in health plan or coverage levels. In addition, physician information should be updated when keying a health plan change or adding dependents.

Procedures for Withdrawing/Rescinding It's Your Choice Elections

Entry into myETF Benefits of an employee's request to withdraw or rescind an It's Your Choice election must be completed by ETF. Employees may rescind 2013 It's Your Choice elections by notifying their employers in writing prior to December 31, 2012. The written request should be filed with the employee's records. When you receive a request to rescind, make two copies 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 of the application along with a copy of the employee's written request to rescind to ETF. Retain a copy for your employee's records. ETF will update myETF Benefits to delete the It's Your Choice request and reinstate the employee's original coverage.

If an employee submitted their It's Your Choice request through the myETF Benefits system and now wants to rescind their request, the employee must submit a written request to their employer by December 31, 2012. Employers are to make a copy of that written request and forward it to ETF while retaining a copy for your employee's records. ETF will update myETF Benefits to delete the It's Your Choice request and reinstate the employee's original coverage.

Additional It's Your Choice Instructions and Information

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

- Refer to subchapter 401 (D) if you have an employee initially eligible for coverage in November or December 2012.
- Refer to subchapter 401 (E) for instructions on completing the *Continuation – Conversion Notice* (ET-2311) if you have an employee who terminates employment in November or December 2012 after filing an It's Your Choice election.
- Refer to subchapters 404 and 405 for information on the process to follow if you receive a late It's Your Choice application, an application received after November 2, 2012. ETF reviews all late It's Your Choice requests. Please note that documents for late It's Your Choice applications can be faxed to (608) 266-5801, attention Insurance Administration Bureau.

Contact the Employer Communication Center toll free at (888) 681-3952, option 1 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 *2013 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 Sheet: <http://etf.wi.gov/publications/IYC-2013/2013state-rates.htm>
- Map: <http://etf.wi.gov/publications/IYC-2013/map-state-health-plan.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*. 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>.