



Employer *Bulletin*

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Health Insurance It's Your Choice Information

It's Your Choice Open Enrollment Period is October 5 - October 30, 2015

The It's Your Choice open enrollment period allows uninsured but eligible employees and state annuitants to enroll for coverage effective the following January 1. In addition, this is an opportunity for currently insured subscribers (active employees, annuitants and continuants) 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>. 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 electronic request at etf.wi.gov/members/IYC2015/15state-myETFbene-instructions.pdf. Please see the Employer's Application Processing Instructions for It's Your Choice 2016 later in this bulletin.

The It's Your Choice 2016 materials have been redesigned to be easier to navigate and to have a modern look and feel. ETF staff have been working on this effort as a part of the strategic plan to improve member communications and education.

As you read in a previous [Employer Bulletin](#), you may be receiving more decision guides than you have in previous years. The guides will be supplied to all state agencies starting the week of September 21. Up-to-date and easily accessible, interactive information will be available in the expanded It's Your Choice 2016 webpages, which will go live the week of September 28.

We have included a sample email (see Page 8) that you can use for your distribution.

It's Your Choice Employer Webinars and Kick-Off Meeting Reminder

ETF will be hosting state employer webinars focused on the 2016 IYC changes. [Sign up for this training here.](#)

This year, ETF will again be presenting a live webinar of the annual It's Your Choice kick-off meeting from the Alliant Energy Center. This will provide employers the opportunity to either attend the kick-off meeting in person or by live webinar. ETF has expanded the number of lines that can be used to connect with the webinar, so more employers can attend online this year. Employers who decide to attend via the live webinar will have an opportunity to interact by asking questions online during the presentation.

State employers may register to view the It's Your Choice kick-off meeting via webinar at <https://attendee.gotowebinar.com/register/3422705299868705026>

New this Year: Separate State & Local It's Your Choice Kick-off Meetings

Details for this year's It's Your Choice kick-off meeting is as follows:

Date: Thursday, September 24, 2015

Time: State Employer Representatives: morning session 9:00 a.m. - 12:00 p.m.

Location: Alliant Energy Center
1919 Alliant Energy Center Way
Madison, Wisconsin 53713

For a map and directions, please refer to [Employer Bulletin Vol. 32, State B](#). Pre-registration is not required to attend in person. However, if you would like to attend via webinar please [sign up online](#). The It's Your Choice kick-off meeting provides an opportunity to receive information from health plan representatives, pharmacy benefit manager (PBM) representatives and ETF employees regarding health insurance program changes effective January 1, 2016. Health plan and PBM representatives, along with ETF employees, will be available for questions and information beginning at 8:30 a.m. and after the kick-off meeting.

Important Plan and Program Changes

New Names:

Previous Name	New Name	New Shortened Name for Benefit Tables, etc.
Coinsurance Uniform Benefits	It's Your Choice Health Plan	IYC Health Plan
High Deductible Health Plan	It's Your Choice High Deductible Health Plan	IYC HDHP
Standard Plan	It's Your Choice Access Health Plan	IYC Access Health Plan
HDHP Standard Plan	It's Your Choice Access High Deductible Health Plan	IYC Access HDHP

New Hire for ICI

- Removal of six month waiting period for income continuation insurance (ICI)
 - There will no longer be a six month waiting period for ICI to become effective. This is effective January 1, 2016 for all employees with a hire date of July 1, 2015 or after.
 - Premiums will be due starting the first of the month on or following the 30th day after hire.

New Health Insurance Effective Date for New Hires

Coverage will now be effective on the first of the month on or following the hire date, or on the date the employee is eligible for an employer contribution. Previously, the effective date was the first of the month following employer's receipt of the application.

Health Insurance Effective Date for Employees Eligible for Increase in Employer Contribution

Coverage will now be effective on the first of the month following the date in which an employee becomes eligible for an increase in employer contribution. Previously, the effective date was the first of the month following employer's receipt of the application.

Coverage End Date in the Case of Employee Death

The employee's health insurance coverage will cease at the end of the month of death and continuation for surviving dependents will begin the first of the month following. Previously, the effective date was dependent on whether premiums had been deducted.

Medical and Prescription Drug Costs

- Members will need to meet a medical deductible before the health plan will start paying towards certain medical expenses (except for office visits).
- Members will pay a copayment for office visits.
- Members will pay coinsurance instead of a copayment for certain prescription drugs.
- Out-of-pocket limits are increasing.

Group Health Insurance Opt-Out Option

Employee may be eligible receive \$2,000 if they file an application to opt out of state group health insurance coverage. You can see more in [employer-focused opt-out FAQs here](#).

Dental

The Uniform Dental Benefit will be offered by Delta Dental instead of through health plans. Members will automatically be enrolled in their health plan with Uniform Dental Benefits. They may file an application to opt out of Uniform Dental coverage.

HDHP Change

Contributions for the Health Savings Account (HSA) will increase to \$750 per individual and \$1,500 per family. An HSA application must be accepted, not just submitted, in order to be eligible for the High Deductible Health Plan.

Reminder: Employers should not approve applications for the IYC High Deductible Health Plan (HDHP) or IYC Access HDHP until you have verified that the employee's Health Savings Account has been activated.

Employer Remittances

Employers' monthly payment to ETF applies to the current month's coverage. Remittances shall be submitted to ETF no later than the 24th day of the month for the current month's coverage. (Previously, the employers paid ETF by the 24th of the month for the following month's coverage.)

Aflac Accident and Injury Insurance

Aflac Accident and Injury insurance will no longer be available to state employees through payroll deduction for 2016. Aflac advised ETF it has chosen not to enter into the group master contract required by the Group Insurance Board. No premiums should be deducted for coverage beyond 12/31/2015. Aflac must process claims for any covered event that takes place while coverage is still in effect. It is ETF's belief that there will be no "portability" coverage for current subscribers or their dependents after cancellation. Aflac is not covered by federal COBRA regulations.

Because the existing contract is with each individual agency, your agency may choose to phase out Aflac insurance earlier.

- Agencies may choose not to offer Aflac to newly hired employees or employees who might have a qualifying event, effective immediately.
- Agencies may terminate plans before December by ending payroll deduction. If you choose that course, you must notify your active employee subscribers *and* formally notify Aflac at least 31 days prior to cancellation.
 - Notification can be sent to wi@aflac.com
 - Please cc: ETFSMBInsuranceSubmit@etf.wi.gov

Aflac has provided no information to ETF's request for a plan of action. As an employer, you do not need to issue COBRA notices. However, please do provide your covered employees with notification. You can use the language above.

Aflac is responsible to notify subscribers who are currently covered under portability provisions, via direct pay. It is ETF's belief that coverage for those subscribers will also end 12/31/2015, because there is no longer a group policy they are part of.

WRS Employee-Pay-All Optional Plan Reminder

This is a reminder that employers may not take payroll deducted premiums, whether pre-tax or post-tax, for any WRS optional insurance plans for rehired annuitants who continue to receive their annuity while working.

Any employers who have allowed rehired annuitants to enroll in an optional plan should work with the insurer and employee to convert those employees to continuants if the insurer agrees. Alternatively, an ineligible employee may be refunded premiums, however, the insurer will limit premium refunds to three months. If after contacting the insurer you still have questions, please contact Roni Harper at ETF at 608-264-7905.

Other Changes to Note

- Move to a new county: Members who move to a new county may now switch to any health plan. Previously, the member was limited to the health plans offered in the new county.
- Dependents only covered once: Dependents can only be covered once within the program (including state or local). If determined that a dependent is double-covered, the members will have 30 days to determine who will cover the dependent and then one must file an application dropping the coverage. Previously, there was no double-coverage restriction.
- Enrolling due to loss of other coverage: Application due to loss of other coverage can now be received within 30 days of the event or 30 days of the notification of the loss of coverage. Coverage will be effective the first of the month following application.

See what's changing for 2016 and more at etf.wi.gov/news/ht-2016state-rates.htm.

Well Wisconsin and Optum Biometric Screenings

ETF will be hosting an Optum biometric screening at Monona Terrace in downtown Madison on Wednesday, October 21 from 9 a.m. to 1:00 p.m. Please use [this promotional flyer](#) to communicate this screening opportunity for the Well Wisconsin Incentive to your eligible employees. Optum events will end for 2015 in mid-November, but the Optum contract will continue to be available in 2016. For more information on the Well Wisconsin Incentive and the Optum contract see the [April 3, 2015 Employer Bulletin Vol. 32, No. 3](#).

General It's Your Choice Information

Employees wishing to stay with their current health plans for 2016 should do the following:

- Review the new It's Your Choice 2016 decision guide.
- Verify that their current health plan will be available in their area.
- Verify that selected physicians, clinics and hospitals will still be available under their health plan.
- Decide if they want to have Uniform Dental Benefit coverage in 2016, or if they want to opt out.
- Call the health plan directly with specific benefit or provider questions.

To change health plans or coverage levels, or opt out of medical or dental coverage, employees must submit a completed electronic or paper health insurance application to their employers **no later than 4:30 p.m. on Friday, October 30, 2015**.

Employees may select any health plan (e.g., HMO, WEA Trust) regardless of their county of residence, but should consider whether the providers are within a reasonable distance for medical care. An interactive map on ETF's website identifies geographic areas covered by each health plan.

ETF mails It's Your Choice guides 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, 2016 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 Guides Distribution

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

- **Employees who have indicated they do not wish to make a change during the 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 guides, and on the ETF website, and that their certificate of coverage is available on the ETF website.
- **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 open 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.

Electronic Distribution of the It's Your Choice Guides

Employers distributing the It's Your Choice information 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 email addresses.
- Verify the list and then send the employee an email with the link to the guides and online information. Employers should send the email with a "return receipt." This will establish a record of when the employee opened the email.
- Due to federal regulations, **employers must retain the list** of employees who received an electronic copy of the IYC materials. For each employee who receives an email message, the employer should receive a "reject" notice if the email address is no longer in existence.

Note: Give new employees paper copies of the guides. 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.

Other Information

The [Group Health Insurance Application/Change Form \(ET-2301\)](#) can be downloaded from ETF's Internet site or you may order applications by completing the Online Forms Order page found under the Employers menu at 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 open enrollment.

Note: When contacting a health plan or Navitus, employees must identify themselves as a State of Wisconsin Group Health Insurance Program subscriber in order to receive information pertinent to the 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 that they are responsible for providing address changes and revisions of other relevant information, such as marital status changes, 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 2015 to continue their current health insurance.

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

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

1. 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 October 30, 2015**. ETF strongly encourages employers to direct their employees to use the myETF Benefits system.
2. Employers may require employees to file their requests by completing a [Group Health Insurance Application/Change Form \(ET-2301\)](#) and submit the application to the employer no later than the end of the business day on October 30, 2015. 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, 2015.

If the employee submits a paper application to their 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.

3. 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 [Group 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 the application. The application should be promptly returned to the employee if it is incomplete.
2. Complete the Employer section of the application in its entirety. Do not leave requested information blank.
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 October 30, 2015 must be keyed into the myETF Benefits system by November 30, 2015. 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, 2016.

Withdrawing/Rescinding an It's Your Choice Application

Entry into myETF Benefits of an employee's request to withdraw or rescind an It's Your Choice application must be completed by ETF. Employees may rescind a 2016 It's Your Choice application by notifying their employers in writing prior to December 31, 2015. 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 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 by deleting the It's Your Choice request and reinstating the employee's original coverage.

If an employee submitted his/her It's Your Choice request through the myETF Benefits system and now wants to rescind that request, the employee must submit a written request to their employer by December 31, 2015. 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 by deleting the It's Your Choice request and reinstating the employee's original coverage.

Additional It's Your Choice Instructions and Information

Specific It's Your Choice instructions are found in the [State Health Insurance Employer Administration Manual \(ET-1118\)](#):

- If you have an employee initially eligible for coverage in November or December 2015.
- For instructions on completing the [Continuation – Conversion Notice \(ET-2311\)](#) if you have an employee who terminates employment in November or December 2014 after filing an It's Your Choice application.
- For information on the process to follow if you receive a late It's Your Choice application, an application received after October 30, 2015. ETF reviews all late It's Your Choice requests. Note that documents for late It's Your Choice applications can be faxed to 1-608-266-5801, attention Employer Services.

Contact the Employer Communication Center toll free at 1-877-533-5020 or locally at 608-266-3285, option 2, with questions or via email at etfhealthandins@etf.wi.gov.

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. The contact list includes email addresses and fax numbers when available.

Note that employees who need assistance should contact the health plan directly, using the health plan contact information available on the ETF website. These are customer service lines and are fully staffed to handle a large number of phone calls.

Following is a sample email. Note that the IYC 2016 webpages will not go live until the week of Sept. 28.

Important Information About Your Health Insurance for 2016

The annual It's Your Choice open enrollment period is **October 5 - October 30, 2015**.

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.
- Opt out of medical and/or dental coverage for 2016.
- Enroll or disenroll eligible adult dependents

Any enrollment for coverage or changes to coverage you request becomes **effective on January 1, 2016**.

The *It's Your Choice 2016 Decision Guide*, as well as the ETF website at etf.wi.gov, contain important and useful information. Be sure to review the decision guide and online information, and pay particular attention to the *What is Changing in 2016* section.

Plan Names are Changing

Previous Name	New Name	New Shortened Name for Benefit Tables, etc.
Coinsurance Uniform Benefits	It's Your Choice Health Plan	IYC Health Plan
High Deductible Health Plan	It's Your Choice High Deductible Health Plan	IYC HDHP
Standard Plan	It's Your Choice Access Health Plan	IYC Access Health Plan
HDHP Standard Plan	It's Your Choice Access High Deductible Health Plan	IYC Access HDHP

All HMOs and the PPOs (WEA Trust) who offer the IYC Health Plan provide a uniform set of benefits, which is explained in the Certificate of Coverage online, including the benefits and exclusions. This does not apply to the IYC Access Plans.

If you wish to change plans, opt out of medical or dental coverage, begin coverage, enroll/disenroll your adult child or domestic partner and domestic partner's adult 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 or the UW Hospital and Clinics) **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 30, 2015**.

No action is necessary if you do not want to change plans, change coverage or opt out of medical or dental. You should still verify your provider network for 2016 and review what's changing for 2016.

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 at etf.wi.gov/employers.htm

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