



Employer *Bulletin*

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Optional Plans for 2017 to Supplement Your Coverage

Following direction from the Group Insurance Board, all state agencies are now required to offer all of the available optional plans to their employees. The following optional plans will be available to all state agencies and their employees for the 2017 plan year.

Optional Vision Plan

The VSP vision plan will continue for 2017 with no changes in premiums or benefits.

Optional Dental Plans

Anthem Dental Blue, Epic Dental Wisconsin and Epic Benefits Plus will continue for 2017. Anthem Dental Blue will offer an open enrollment opportunity for active employees during the It's Your Choice open enrollment period (but not for annuitants). The It's Your Choice 2017 open enrollment period will be October 17 - November 11, 2016.

A special enrollment opportunity for active employees and annuitants will be offered for 2017 for Epic Benefits Plus and Epic Dental Wisconsin.

The University of Wisconsin Systems (UWS) and UW Hospitals and Clinics (UWHC) are authorized by the Group Insurance Board (Board) to vary from the standardization of optional plan offerings. Anthem Dental Blue will not be offered by either UWS or UWHC. Epic Dental Wisconsin will be offered by UWS but not by UWHC.

Anthem Dental Blue will have the following 2017 rates:

2017 Anthem Dental Blue Monthly Rates

	Single	Employee plus 1	Family
Supplemental	\$19.56	\$39.14	\$58.73
Dentacare HMO	\$18.47	\$36.94	\$59.09
Preferred PPO	\$19.15	\$38.29	\$63.18

Epic Benefits Plus and Epic Dental Wisconsin 2017 rates:

2017 Epic Benefits Plus & Epic Dental Wisconsin Monthly Rates: Active and COBRA

	Employee only	Employee plus spouse/ domestic partner	Employee plus child(ren)	Family
Benefits+	\$21.56	\$43.12	\$43.12	\$64.68
Benefits+ with Vision	\$25.60	\$50.24	\$50.24	\$75.16
Dental Wisconsin PPO	\$24.60	\$52.08	\$58.22	\$88.02
Dental Wisconsin Select	\$20.52	\$42.18	\$48.68	\$71.58

2017 Epic Benefits Plus & Epic Dental Wisconsin Monthly Rates: Annuitants

	Subscriber only	Subscriber plus spouse/ domestic partner	Subscriber plus child(ren)	Family
Benefits+	\$28.90	\$57.68	\$66.96	\$79.62
Benefits+ with Vision	\$33.24	\$65.50	\$74.36	\$90.92
Dental Wisconsin PPO	\$35.62	\$75.42	\$84.34	\$127.48
Dental Wisconsin Select	\$25.64	\$52.72	\$60.84	\$89.48

Waiting periods will apply for Epic Dental Wisconsin, but can be waived if the member can show that they had comparable coverage in 2016.

Epic Benefits Plus members who enroll during IYC will have a longer waiting period of 24 months for orthodontic coverage, instead of the normal 12-month waiting period. Members who enroll during IYC will also be restricted to lower dental maximum benefits for three years. The 2017 dental maximum benefit will be \$750, the 2018 dental maximum benefit will be \$1,000 and the 2019 dental maximum benefit will then be at the plan's full maximum of \$1,500. These maximums are per member and per calendar year.

Optional Accidental Death and Dismemberment Plan

The Board will terminate the contract for Hartford Accidental Death and Dismemberment Insurance effective December 31, 2016. Instead, the Board has approved replacing the Hartford coverage with Zurich North America to provide accidental death and dismemberment coverage, with enrollment during this year's It's Your Choice open enrollment period. Coverage would be effective January 1, 2017.

Employers should automatically enroll current Hartford Accidental Death and Dismemberment subscribers into Zurich North America effective January 1, 2017. Members who wish to decline transferring enrollment to Zurich North America should cancel their coverage during the It's Your Choice open enrollment period. For those employers who can not enroll subscribers electronically to Zurich, paper applications will also be available from Zurich during the open enrollment period. Informational materials about the Zurich plan will be available before the open enrollment period begins.

Questions

2016 information on the covered benefits for each optional plan is available on ETF's website at etf.wi.gov/members/IYC2016/et-2107epa.asp.

2017 It's Your Choice Web pages will be available in early October, prior to open enrollment.

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