



# Employer *Bulletin*

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## Health Insurance It's Your Choice Information

### It's Your Choice Open Enrollment is October 17 - November 11, 2016

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. This is also an opportunity for currently insured subscribers (active employees, annuitants and continuants) to change health plans, enroll or remove 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. The enrollment process may vary between employers. **Employers need to verify their enrollment process and communicate instructions to employees.** Please see the Employer's Application Processing Instructions for It's Your Choice 2017 later in this bulletin for more information.

The decision guides will be delivered to all state agencies the week of October 3. Up-to-date and easily accessible, interactive information will be available in the expanded It's Your Choice 2017 webpages, which will go live the week of October 3.

We have drafted a [sample email here](#) that you can use to notify employees of open enrollment and important changes.

### It's Your Choice E-Learning and Kick-Off Meeting Reminder

A new e-Learning will be available that will contain two modules:

1. 2017 Important Changes
2. Take Action: Your Guide to IYC Open Enrollment

This e-Learning will be used during the It's Your Choice kick-off meeting, and will be available at [It's Your Choice 2017 online](#) for you to use as an internal training tool. You may also share this tool with employees.

This year, ETF will again be presenting a live webinar of the annual It's Your Choice kick-off meeting from the Crowne Plaza Hotel in Madison (address information on Page 2). This will provide employers the opportunity to either attend the kick-off meeting in person or by live webinar. Employers who decide to attend via the live webinar will have an opportunity to interact by asking questions online during the presentation.

Questions not answered during the presentation will be responded to by staff via email and the responses will be posted on ETF's website. A recorded version of the Its Your Choice kick-off Meeting will be posted on ETF's website after the meeting has been conducted.

Pre-registration is not required to attend in person. However, state employers [must register to view the meeting online via webinar](#).

## Separate State & Local It's Your Choice Kick-off Meetings

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

**Date:** Thursday, October 6, 2016

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

**Location:** Crowne Plaza (Three Lakes Room)  
4402 E. Washington Ave.  
Madison, Wisconsin 53704

For a map and directions, please refer to [Employer Bulletin Vol. 33, State B](#)

The It's Your Choice kick-off meeting provides an opportunity to receive information from representatives from the health plans, pharmacy benefit manager (PBM), optional plans, the new wellness vendor (StayWell) and ETF employees regarding benefit program changes effective January 1, 2017. These representatives will be available for questions and information beginning at 8:30 a.m. and again after the kick-off meeting.

## Important Plan and Program Changes

See what's changing for 2017 by visiting [It's Your Choice 2017 online](#).

### Benefit Changes:

- Effective January 1, 2017, the benefit exclusion for medically necessary services related to gender identity is removed.
- In addition, ETF will be adopting the Social Security Administration's policy and procedures on member gender changes in ETF systems effective January 1, 2017. ETF protocols and member instructions will be available to employers and members before the end of 2016. They will be communicated to employers via ETF E-mail Update.
- All exclusions for mental health and substance abuse treatment have been removed.

### Plan and Network Changes

- Effective January 1, 2017, the following plans are discontinued:
  - Anthem Blue Preferred Southeast
  - WEA Trust - South Central
  - Arise Health Plan - Aspirus Arise

**All members currently enrolled in these plans will need to re-enroll in other available plans.** Employers are encouraged to assist members who may be covered by these plans in finding replacement coverage. Insurers will also be notifying the affected members.

- HealthPartners will no longer be covering Grant or Vernon Counties.
- Security Health Plan has added a new plan option. Security Health Plan – Valley will be available in the Fox Valley area. The current Security plan will be called Security Health Plan - Central. Employees who are currently enrolled in Security Health Plan will continue to be enrolled in Security Health Plan – Central. There are two counties in which both Security Health Plan options are available, Shawano and Waupaca. **These participants are encouraged to look at the provider networks and determine if they want to make a change to the new Security Health Plan – Valley.** The provider directories are available [online at It's Your Choice 2017](#), on the Compare Plans tab.
- Providers in the ThedaCare provider network will no longer be available to Network Health Plan members. Members who wish to continue care with ThedaCare providers must select a health plan listing their providers as in-network.

## Group Health Insurance Opt-Out Option

Employees who wish to claim the opt-out incentive must complete the [Health Insurance Application/Change \(ET-2301\) form](#), (complete Sections 1, 14 and 15). Employees must complete the opt-out request each year. You can see more in [employer-focused opt-out FAQs online](#).

## HDHP Updates & Reminders

When the high deductible health plan (HDHP) was launched in 2015, ETF's policy did not allow any person covered on a family contract to have other disqualifying health care coverage. This broad eligibility exclusion was based on the fact that IRS guidelines in this area were unclear, and to ensure that participants would not be adversely impacted by unknown tax consequences.

After much research and collaboration with compliance experts, ETF is providing eligibility clarification on this topic. Beginning in January 2017 the spouses, domestic partners and dependents covered on family contracts will no longer be impacting the subscriber's eligibility to participate in the HDHP/HSA due to other disqualifying health care coverage.

Therefore, to be eligible to enroll in the IYC HDHP or IYC Access HDHP, the subscriber must be enrolled in the health savings account (HSA). In addition, the subscriber:

- cannot have any other health coverage that pays for out-of-pocket health care expenses before they meet their plan deductible, including Medicare A and B,
- cannot be covered by TRICARE,
- cannot be claimed as a dependent on another person's tax return (unless it's their spouse), and
- (and the subscriber's spouse) cannot have a health care FSA in the same year. Some health care FSAs can be converted, the subscriber should contact the administrator of their health care FSA for more information.
- *Note:* If a subscriber has Veterans Administration (VA) benefits, this is not disqualifying health care coverage. However, a subscriber is unable to contribute to an HSA if they have accessed their Veterans Administration (VA) benefits in the past 90 days. (It is the subscriber's responsibility to know when they can and cannot contribute. If the subscriber has questions, they should speak with their tax consultant.)

If the employee/subscriber meets all eligibility criteria and does not have any disqualifying health care coverage, but the spouse and/or dependent(s) have other health insurance coverage, such as, non-HDHP health insurance, Medicare, Medicaid or TRICARE, or full FSA, the subscriber and their spouse and/or dependent(s) are eligible for the family HDHP/HSA. The subscriber can contribute up to the HSA family maximum amount and the \$1,000 catch-up, if applicable. The HSA funds can be used for the spouse's and/or eligible tax dependent's eligible medical expenses as long as the same expenses are not being reimbursed in another way.

*Reminder:* An HSA application must be accepted, not just submitted, to be eligible for the HDHP.

- *HSA Employer Contributions*  
Employer contributions for the HSA will remain at \$750 per individual coverage and \$1,500 per family coverage. Employer contributions must be made in accordance with instructions provided by the Department of Administration's Division of Personnel Management (DPM). As the time of this Employer Bulletin, the DPM Bulletin has not yet been released, but it will be available online.
- *HSA Employee Contribution Limits*  
The individual limit for an HSA contribution will increase by \$50, to \$3,400. The family contribution limit will remain \$6,750.

### **WRS Employee-Pay-All Optional Plans**

This is a reminder that employers may not take payroll deducted premiums, whether pre- or post-tax, for any Wisconsin Retirement System 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.

### **2017 Important Changes**

***Effective January 1, 2017, Zurich will replace The Hartford as the insurer for Accidental Death and Dismemberment coverage.*** All employees currently enrolled in The Hartford will be automatically moved to Zurich. Any employee who wishes to drop coverage should file a change application with their employer.

The rates for EPIC Benefits+, Dental Wisconsin and Anthem DentalBlue are changing for 2017, and can be found on the [Dental Comparison Chart](#). You can view enrollment opportunities and benefit summaries for these plans as well.

More information on optional plans and changes for 2017 is available online at [It's Your Choice 2017](#). Refer to the [employer administration guide](#) for additional information.

### **Additional IYC Notes**

- Move to a new county: Members who move to a new county may change health plans.
- 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.
- Enrolling due to loss of other coverage: Application due to loss of other coverage can 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.

### **Well Wisconsin and StayWell® – New Vendor for 2017**

The \$150 Well Wisconsin incentive will continue to be available to eligible employees and their enrolled spouse or domestic partner in 2017, but all aspects for the incentive will be administered by a new vendor. StayWell will provide a web-portal that will provide a uniform health assessment, information on completing the biometric screening, health coaching and more. This will replace the services currently offered by the individual health plans. Additional information will be shared with employers later this year, but some highlights of improvements for 2017 include:

- a single customer service contact for all questions about the Well Wisconsin program,
- participant choice of receiving a \$150 Visa gift card by mail or using an instant reward function that allows them to print the gift card or download it to their phone as soon as it is earned,
- unlimited health coaching services, and more.

Employers will be contacted by StayWell directly regarding the new scheduling process for onsite health screenings for 2017. This will replace the onsite screening services previously provided by Optum. Watch for a future Employer Bulletin with more details about the launch of the StayWell web-portal and information on the 2017 Well Wisconsin program.

### **Federal Section 1557 Non-Discrimination Information**

As a covered entity, ETF has created non-discrimination notices that will be attached to all significant health benefit communications beginning this It's Your Choice. ETF has created a non-discrimination notice that is available for employers to download. It can be located under the Employers tab on the ETF website, or [You may find a copy of this notice on the ETF website](#). Note, ETF cannot provide tax or legal advice.

## General It's Your Choice Information

All employees should be directed to the It's Your Choice 2017 e-Learning, which will be available at [It's Your Choice 2017 online](#). This short presentation will inform them of everything they need to know for this year's IYC open enrollment period. They can also access a simple checklist that walks them through important considerations.

To change health plans or coverage levels, opt out of medical or decline dental coverage, employees must submit a completed electronic or paper health insurance application to their employers **no later than Friday, November 11, 2016**.

Employees may select any health plan regardless of their county of residence, but should consider whether the providers are within a reasonable distance for medical care. An interactive map online at It's Your Choice 2017 identifies geographic areas covered by each health plan.

ETF mails It's Your Choice decision 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, 2017 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.

*Note:* Due to November 11 being a federal holiday, mailed applications must be postmarked by November 10, 2016. ETF offices will be open to accept applications.

## 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 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:* ETF recommends that you 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 new, revised [Group Health Insurance Application/Change \(ET-2301\) form](#) can be downloaded from ETF's Internet site or you may order applications by completing the Online Forms Order page

found under the [Employers forms page](#) at etf.wi.gov. ***There have been significant changes to this form for 2017, so the new form must be used.***

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 \(ET-2301\) form](#).

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 or by electronic file transmission if the employer uses this method. 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 members whose dependents remain eligible in 2017 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, employees should be directed to self-service enrollment options whenever possible. Employers should direct employees to the appropriate payroll center for directions on how to process any application materials.

Employers must either provide their own electronic method of enrollment to transmit to ETF, allow their employees to enroll online through myETF or accept [paper applications](#) and enter them into myETF on behalf of the employee.

Employers that accept a paper copy of the [Group Health Insurance Application/Change \(ET-2301\) form](#) must collect the applications no later than the close of business on November 11, 2016. If an employer accepts 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 **December 9, 2016**.

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.

If employers are going to accept a [Group Health Insurance Application/Change \(ET-2301\) form](#), 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. Return a completed copy of the application to the employee. Do not send a copy of the application to ETF or the health plan.
4. All [Group Health Insurance Application/Change \(ET-2301\) forms](#) received by the employer on or prior to November 11, 2016 must be entered electronically **by December 9, 2016**. 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, 2017.

## **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 2017 It's Your Choice application by notifying their employers in writing prior to December 31, 2016. 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. If the employee enrolled through an employer's human resources benefit application, a copy of the enrollment screen must be submitted, with "Rescind" across the top and initialled by the employee. 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, 2016. 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 2016.
- For instructions on completing the [Continuation – Conversion Notice \(ET-2311\)](#) if you have an employee who terminates employment in November or December 2016 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 November 11, 2016. 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](mailto: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. Employees should specify they are enrolled in the State of Wisconsin program when calling the health plans.

**[Please see this sample email you can use to provide It's Your Choice information to your employees.](#)**

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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](http://etf.wi.gov/employers.htm)

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