



Employer *Bulletin*

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etf.wi.gov

Health Insurance It's Your Choice Information

It's Your Choice Open Enrollment is October 2 - 27, 2017

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 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 must verify their enrollment process and communicate instructions to employees. There is targeted enrollment information in the [It's Your Choice 2018 web pages](#), available from the ETF homepage at etf.wi.gov, which you'll find under the Enrollment tab once these pages go live. Visit the ETF home page to help you easily navigate to the 2018 information. Please see the Employer's Application Processing Instructions for It's Your Choice 2018 later in this bulletin for more information.

The It's Your Choice decision guides will be delivered to all employers at the end of September. Up-to-date and easily accessible, interactive information will be available in the improved [It's Your Choice 2018 web pages](#).

Please consider using the [sample email here](#) to notify employees of open enrollment and important changes. To comply with federal notification requirements, see the Electronic Distribution of the It's Your Choice Guides section later in this bulletin.

It's Your Choice eLearning and Kick-Off Meeting Reminder

New eLearning modules will be available:

1. 2018 Important Changes
2. Take Action: Your Guide to IYC Open Enrollment
3. Your Plan Design Options (with real cost examples)
4. Improved information on HDHP/HSA

Some of these eLearnings will be used during the It's Your Choice kick-off meeting, and will be available at [It's Your Choice 2018 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). Employers can attend in person or remotely via live webinar. Webinar participants will be able to ask questions online during the presentation using the chat function.

Answers to all non-case-specific questions will be posted on ETF's website along with a recorded version of the Its Your Choice kick-off meeting.

Pre-registration is not required to attend in person. However, employers [must register to view the meeting online via webinar](#). Due to the high demand, please register as soon as possible.

State It's Your Choice Kick-off Meeting

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

Date: Thursday, September 28, 2017

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, wellness vendor (StayWell) and ETF employees regarding benefit program changes effective January 1, 2018. 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 2018 by visiting [It's Your Choice 2018 online](#).

Plan and Network Changes

- Anyone currently enrolled in any of the following health plans, will need to choose a new plan for 2018:
 - Anthem Blue Preferred Northeast
 - Arise Health Plan
 - Health Tradition Health Plan
 - Humana Eastern and Western, including Medicare Advantage
 - UnitedHealthcare of Wisconsin
 - WPS – Contract ends December 31, 2017.
 - Access Plan subscribers will be auto-enrolled with the new administrator, WEA Trust, if they do not choose a new plan during open enrollment.
 - SMP subscribers must file an application to re-enroll in SMP for 2018 due to the changes in the provider network. They will not be auto-enrolled into SMP.
- Gundersen Health Plan, Physicians Plus and Unity Health Insurance have partnered and will be offered under the name "Quartz". Participants in these plans will be automatically enrolled in either Quartz - Community or Quartz - UW Health and can select a different plan during IYC open enrollment. Participants will receive information in the It's Your Choice materials and directly from Quartz about these changes. Quartz has a [FAQ document online](#) describing this change in more detail.
- Network Health - Northeast & Network Health - Southeast are now combined as Network Health Plan
- Security Health Plan - Central has recently contracted with Mayo Health System. Security's provider directory will be updated to reflect this change by the start of IYC open enrollment.
- IYC Access Plan: WEA Trust is the new administrator for the IYC Access Plan, IYC Medicare Plus and State Maintenance Plan (SMP). See bullet above on WPS for more information.
- Florence will be the only SMP county for 2018. SMP is no longer available in Bayfield, Buffalo, Forest, Iron, Marquette, Menominee and Pepin counties. See bullet above on WPS for more information.

Pharmacy Benefit Changes

- In-Network Pharmacy Changes: CVS (including Target pharmacies) and certain out-of-state pharmacies are no longer in-network. Find a complete list online at www.navitus.com.
- No Longer Covered: Certain Over the Counter Medications: This includes steroid nasal sprays like Flonase® for non-Medicare participants.
- New Mandatory Specialty Pharmacies for Non-Medicare Participants: Level 4 prescriptions must be filled at Lumicera or the UW Specialty Pharmacy for non-Medicare participants.
- New Mail Order Pharmacy – Serve You: Serve You is replacing WellDyneRx. Navitus will mail information to affected members.

Eligibility Changes

- No Domestic Partner Coverage. Due to a state budget proposal, it's likely that domestic partners will not be covered in 2018. For updates on this legislation and other important information, visit etf.wi.gov.

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) unless the employer has an ETF approved electronic system to gather and report this information (for example, STAR). Employees must complete this opt-out request each year. You can see more in [employer-focused opt-out FAQs online](#).

HDHP Updates & Reminders

To be eligible to enroll in the IYC HDHP or IYC Access HDHP, the subscribing employee 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).
- Cannot have a Health Care Flexible Spending Account (FSA) in the same year (also applies to spouse). 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, 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. HSA funds can be used for the spouse's and/or eligible tax dependent's eligible medical expenses if 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 for 2017 were \$750 per individual coverage and \$1,500 per

family coverage. The employer contribution limit for 2018 has not yet been announced. 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 annual individual limit for an HSA contribution will increase by \$50, from \$3,400 to \$3,450. The annual family contribution limit will increase by \$150, from \$6,750 to \$6,900.

ERA Updates

Employee Reimbursement Account Contribution Limit

The IRS has not yet released Employee Reimbursement Account (ERA) maximums and limits applicable for 2018. Limits for 2018 are expected to be released after the start of open enrollment. ETF will review the maximums and limits for 2018 when the information becomes available. In the event of significant changes, ETF may choose to alter the current annual contribution limits for 2018.

Health Care FSA Contribution Limit

The annual individual limit for a Health Care FSA contribution will increase by \$50, from \$2,550 to \$2,600.

Limited Purpose FSA Contribution Limit

The annual individual limit for a Limited Purpose FSA contribution will increase by \$50, from \$2,550 to \$2,600.

Supplemental Benefit Plans (WRS Employee-Pay-All)

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

Any employers who have allowed rehired annuitants to enroll in supplemental benefits should work with the insurer and employee to convert those employees to continuants. Alternatively, an ineligible employee may be refunded premiums; however, the insurer will limit premium refunds to three months.

Supplemental Benefits Changes

VSP / EPIC Benefits+ / EPIC Dental Wisconsin: Benefit levels are increasing overall. There will be lower monthly premiums for EPIC Dental. More information will be available online at It's Your Choice 2018. Also see the Dental Comparison Chart. You can view enrollment opportunities and benefit summaries for these plans as well. Refer to the [supplemental benefits page](#) for additional information.

Additional IYC Notes

- All members must have a primary care physician (PCP) in 2018. Health plans will be working with members to connect them with a PCP.
- 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 dependent's 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®

The deadline to earn the 2017 Well Wisconsin incentive is October 20, 2017. Incentives earned by October 20, 2017 must be redeemed in the StayWell wellness portal by October 31, 2017.

Note: In preparation for the 2018 program year, the StayWell wellness portal will not be available from December 22, 2017 through the first week of January 2018.

The 2018 Well Wisconsin incentive will continue to be available through StayWell to enrolled employees and their enrolled spouse. To earn the \$150 in 2018, the current incentive requirements will need to be completed, plus a third step of an easy health engagement activity. StayWell will send home mailers to all eligible households in early 2018 with additional details on the options for the health engagement activity. Participation in the 2018 Well Wisconsin incentive will also determine eligibility for a 2019 premium reduction. The reduction will increase if both the employee and their enrolled spouse participate. Additional detail on the 2019 reduction rate will be released in 2018.

StayWell will begin taking requests from employers for 2018 on-site health events in mid-November 2017. The earliest date employers may hold a 2018 event is February 1, 2018 due to the portal availability date of early January.

Federal Section 1557 Non-Discrimination Information

Reminder: Please notify ETF of requests for health benefit information to be translated into languages other than English. Please share data about which information is being requested, in what quantities and in what language. Send this to etfhealthandins@etf.wi.gov.

General It's Your Choice Information

All employees should be directed to the It's Your Choice 2018 and *Take Action: Your Guide to IYC Open Enrollment* eLearnings, which will be available at [It's Your Choice 2018 online](#). These short presentations 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 or 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, October 27, 2017**.

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 improved interactive map online at It's Your Choice 2018 identifies geographic areas covered by each health plan, as well as their major providers and provider directories.

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, 2018 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 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 updated [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.

Employee Responsibilities

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 2018 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 October 27, 2017. 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 November 17, 2017.**

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 October 27, 2017 must be entered electronically *by November 17, 2017*. 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, 2018.

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 2018 It's Your Choice application by notifying their employers in writing prior to December 31, 2017. 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 initialed 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, 2017. 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 \(ET-1118\)](#):

- Information if you have an employee initially eligible for coverage in November or December.
- Instructions on completing the [Continuation - Conversion Notice \(ET-2311\)](#) if you have an employee who terminates employment in November or December after filing an It's Your Choice application.
- Information on the process to follow if you receive a late It's Your Choice application, an application received after the last day of the It's Your Choice open enrollment period. 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. Employees should specify they are enrolled in the State of Wisconsin Group Health Insurance Program when calling the health plans.

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

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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