



Employer Bulletin

Employer Communication Center 608-266-3285 Toll free: 1-877-533-5020 etf.wi.gov

Supplemental Benefits: It's Your Choice 2019

There are several changes to supplemental benefit plans offered by ETF in 2019. This bulletin contains information that will help you guide your employees in selecting a new plan if needed.

The following supplemental benefit plans will be available to all state agencies and their employees for the 2019 plan year. The It's Your Choice 2019 open enrollment period is October 1 - October 26, 2018.

Plans Not Offered in 2019

Anthem and EPIC will no longer offer benefits through ETF in 2019. Anyone enrolled in an Anthem or EPIC supplemental benefit plan for dental, vision and other indemnity coverages will not be able to continue their plans in 2019.

Vision Plan

Vision Service Plan (VSP) will be the only supplemental vision provider for 2019. Benefit changes to the VSP plan for 2019 include:

- An additional \$50 towards preferred brand name frames.
- No charge for standard progressive lenses.
- Active employee rates decreased by 2.4%.
- Retirees rates decreased by 3.3%.

Members enrolled in EPIC Benefits+ with vision coverage may wish to consider VSP's vision offering.

Dental Plans

Delta Dental of Wisconsin will be providing two supplemental dental plans in 2019. Delta's plans will offer different coverage tiers that **do not** duplicate any of the preventive care coverage offered in the Uniform Dental Benefits. Members who do not have Uniform Dental may still enroll in the supplemental plans, but will not have preventive benefits included.

Delta Dental and VSP 2019 Rates:

	Active Employee and COBRA Continuant			
	Employee only	Employee plus child(ren)	Employee plus spouse	Family
Delta Dental PPO® - Select Plan	\$8.55	\$11.54	\$17.10	\$20.52
Delta Dental PPO® - Select Plus Plan	\$16.19	\$29.95	\$32.28 \$32.38	\$49.38
VSP Choice	\$6.38	\$14.38	\$12.76	\$22.98

	Retirees			
	Retiree only	Retiree plus child(ren)	Retiree plus spouse	Family
Delta Dental PPO® - Select Plan	\$14.25	\$19.24	\$28.50	\$34.20
Delta Dental PPO® - Select Plus Plan	\$25.83	\$47.79	\$51.66	\$78.78
VSP Choice	\$6.38	\$12.76	\$12.76	\$14.98

Delta Dental Benefit Highlights

There is **no** waiting period before benefits take effect.

The Delta PPO Select Plus Plan covers 50% of orthodontics, regardless of age, with a lifetime maximum of \$1,500. If a member or dependent is in the middle of any vision or dental treatment with supplemental coverage that will end December 31, 2018, the member should contact their provider and verify that the provider will accept the new supplemental plan carrier. Members should also feel free to contact the new supplemental plans and explain their care situation.

Please note: Any member that is currently enrolled with Epic or Anthem for dental or vision supplemental coverage will need to select new supplemental coverage with Delta or VSP for 2019 coverage.

Accidental Death and Dismemberment (AD&D) Plan

Zurich North America will continue to offer AD&D coverage to active employees and continuants for 2019. Due to member demand, Zurich has added identity theft protection for less than \$0.01 per \$1,000 coverage to its core product for 2019. Zurich's AD&D plan is not available to retirees.

Questions

2018 information on the covered benefits for each optional plan is available online at etf.wi.gov/IYC2018. 2019 It's Your Choice web pages will be available prior to open enrollment.

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