



Employer *Bulletin*

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Health Insurance It's Your Choice Information

It's Your Choice Open Enrollment is October 1 - 26, 2018

The It's Your Choice open enrollment period allows uninsured but eligible employees and retirees to enroll for coverage effective the following January 1. This is also an opportunity for currently insured subscribers (active employees, retirees and continuants) to change health plans, enroll or remove adult children from family coverage, change from individual to family coverage, change from family to individual coverage, or cancel coverage.

We encourage employees 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 under the Enrollment tab in the It's Your Choice 2019 web pages, which will be available at the end of September. Please see the Employer's Application Processing Instructions for It's Your Choice 2019 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 [It's Your Choice 2019 web pages](#), which will go live and be available to employers and members at the end of September.

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. This sample email contains direct links to It's Your Choice 2019 information; since these webpages will not be available until the end of September, please *do not send this email to your employees until the last week of September*.

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

New and updated eLearnings will be available to help employees select their benefits:

1. ALEX, Virtual Benefits Counselor
2. 2019 Important Changes
3. How to Choose Your Health Benefits/Take Action
4. Your Plan Design Options (with real cost examples)
5. Improved information on HDHP/HSA

An [ALEX toolkit](#) for employers is available from the Employers page of the ETF website (etf.wi.gov) with additional information on this virtual benefits counselor.

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 2019 online for you to use as internal training tools.

ETF will present a live webinar of the annual It's Your Choice kick-off meeting from the Alliant Energy Center in Madison (address information on page 2). Employers can attend in person or remotely via live webinar. Webinar participants can use the chat function to ask questions online during the presentation. 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: Wednesday, September 19, 2018

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

Location: Alliant Energy Center of Dane County
Exhibition Hall B
1919 Alliant Energy Center Way
Madison, WI 53713

For a map and directions, please refer to [Employer Bulletin Vol. 35, State A](#)

The It's Your Choice kick-off meeting provides an opportunity to receive information from representatives from the health plans, pharmacy benefit manager (PBM), supplemental plans, wellness vendor (StayWell) and ETF employees regarding benefit program changes effective January 1, 2019. These representatives will be available for questions and information beginning at 8:30 a.m. and again after the kick-off meeting. *Note:* ETF does not plan to have paper It's Your Choice decision guides at the event.

Important Plan and Program Changes

Plan and Network Changes

- HealthPartners has added a new health plan option, **Robin with HealthPartners**, with coverage in northeast Wisconsin.
- **It's Your Choice Medicare Advantage with UnitedHealthcare®** is a new option for Medicare-enrolled retirees and their Medicare-enrolled dependents. The plan offers Uniform Benefits and a nationwide network.
- The **State Maintenance Plan (SMP)** will be newly available in Forest County. SMP is no longer available in Florence County. Participants should make sure their providers are in-network for 2019 or select another plan.

Pharmacy Benefit Changes for Employees and non-Medicare Retirees

Increased Cost Sharing for Brand Name Level 3 Drugs

Some doctors write prescriptions as "DAW-1," or "dispense as written." This means the pharmacist will fill the brand name drug as written on the prescription and will not substitute a generic equivalent.

Starting in 2019, participants will pay more for "DAW-1" brand name level 3 drugs unless they cannot take the generic equivalent due to a medical need. If there is a medical need, the doctor must submit an FDA MedWatch form to Navitus for the prescription. The doctor should contact Navitus for the form.

Without the form, the participant will pay the 40% coinsurance *plus* the cost difference between the brand name drug and its generic equivalent. With the form, the participant will pay a 40% coinsurance (with a limit of \$150), as in previous years for Level 3 drugs. Contact Navitus for details. Examples will be provided in the 2019 Important Changes eLearning and the It's Your Choice materials.

Benefit Changes

The exclusion related to benefits or services based on gender identity is removed for 2019.

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, 12 and 13) 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](#).

Single Mother Adding a Child Due to Birth

New for 2019, if a single mother is submitting an application to add a child, documentation verifying that she is the mother of the child is required. This is generally a birth certificate.

Existing documentation requirements for single fathers are still in place.

HDHP 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 an HDHP.

HSA Employer Contributions

Employer contributions for the HSA for 2019 remain \$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).

HSA Employee Contribution Limits

The annual individual limit for an HSA contribution will increase by \$50, from \$3,450 to \$3,500. The annual family contribution limit will increase by \$100, from \$6,900 to \$7,000.

High Deductible Health Plan (HDHP) Webinar

ETF will be hosting and posting recorded employer HDHP webinars. This webinar will discuss eligibility, how HDHP works and outline additional resources. Watch for a future ETF E-mail Update for live webinars to register for, or for a link to the recorded webinar.

Employee Reimbursement Account Contribution Limit

The IRS has not yet released Employee Reimbursement Account (ERA) maximums and limits applicable for 2019. Limits for 2019 are expected to be released after the start of open enrollment. ETF will review the maximums and limits for 2019 when the information becomes available. In the event of significant changes, ETF may choose to alter the current annual contribution limits for 2019.

Supplemental Benefit Plans Ending December 31, 2018

- Anthem DentalBlue and EPIC Dental Wisconsin
Participants must choose a new Delta Dental plan to have supplemental dental coverage in 2019.
- EPIC Benefits+
Participants must choose a new Delta Dental plan or VSP to have supplemental dental or vision coverage in 2019. There will be no hospital or indemnity coverage for 2019.
- Mutual of Omaha Long-Term Care Insurance (administered by HealthChoice)
Participants can continue their long-term care policies and do not need to take any action. If you want to make changes to or cancel already exist long-term care policies contact HealthChoice at 1-800-833-5823.

Supplemental Benefit Plans Continuing in 2019

- Dental Plans
Delta Dental of Wisconsin will be providing two new 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 Benefit. The Delta Dental PPOSM-Select Plan covers major services (bridges, crowns, dentures, root canals, surgical extractions and periodontics) at 50%. Delta Dental PPO Plus PremierTM-Select Plus Plan covers those same services at 60%-80% and orthodontia for all ages up to a \$1,500 lifetime maximum.
- Vision
Vision Service Plan (VSP) is back 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 and decreased rates for both active and retired members.
- Accidental Death and Dismemberment (AD&D)
Zurich North America will continue to offer AD&D coverage to active employees and continuants. New in 2019, Zurich has added identity theft protection for less than \$0.01 per \$1,000 coverage.

Additional IYC Notes

- All members must have a primary care physician (PCP) or primary care clinic (PCC) in 2019. Health plans will work with members to complete this requirement.
- Move to a new county: Members who move to a new county may change health plans.
- Dependents can only be covered once within the group health insurance program (including state or local). If it is determined that a dependent has dual coverage, ETF will contact the respective employers to have their employee's notify them of who will be continuing the coverage for the dependent. If the employees do not provide this information within 30 days, ETF will determine who is going to carry coverage and notify the employers and employees of the determination. In the event both employees respond to remove the dependent(s), ETF will treat the first received application as valid and disregard the second.
- 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 2018 Well Wisconsin incentive is October 19, 2018. Incentives earned by October 19, 2018 must be redeemed in the StayWell wellness portal by October 31, 2018. Participants may choose to have the \$150 gift card sent to their email or by postal mail to their home address.

Note: In preparation for the 2019 program year, the StayWell wellness portal will not be available from December 17, 2018 through the first week of January 2019.

The 2019 Well Wisconsin incentive will continue to be available through StayWell to enrolled employees and their enrolled spouse. To earn the \$150 in 2019, participants must complete a health screening, health assessment and well-being activity through StayWell. StayWell will send mailers to all eligible households in early 2019 with additional details on the options for the well-being activity. It is possible that the incentive could transition to a reduced health insurance premium in a future year.

StayWell will begin taking requests from employers for 2019 on-site health screening events in mid-November 2018. The earliest date employers may hold a 2019 event is February 4, 2019 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

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 26, 2018***.

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 2019 identifies geographic areas covered by each health plan, as well as their major providers and provider directories.

Retirees & Continuants: ETF mails It's Your Choice decision guides directly to retirees and former employees who have continued their health insurance coverage. These mailed guides will have the new *Health Insurance Application/Change For Retirees and COBRA Continuants* (ET-2331) enclosed. Employees who wish to change health plans and who will retire effective January 1, 2019 or later, must complete their It's Your Choice applications as active employees. Changes for retiree and continuant coverage are handled by ETF. **Retirees and continuants can submit their health insurance changes either electronically via myETFBenefits or paper using the new *Health Insurance Application/Change For Retirees and COBRA Continuants* (ET-2331).**

ETF is mailing a letter and decision guide to state retirees who are enrolled in Medicare who also canceled their coverage in the past five years. The [letter](#) informs them about the new Medicare Advantage plan and encourages the recipients to review their latest coverage options.

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 is sent 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 2019 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 Benefits 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 26, 2018. 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 16, 2018.**

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 26, 2018 must be entered electronically by *November 16, 2018*. 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, 2019.

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 2019 It's Your Choice application by notifying their employers in writing prior to December 31, 2018. 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, 2018. 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.

Sample Employee Emails

[Please see this sample email you can use to provide It's Your Choice information to your employees \(please be sure to copy only the sample email intended for state employers\).](#)

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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