

# Choose Wisely — Important Changes

## Important Changes — Effective January 1, 2015

Generally, if you plan to stay with your current health plan and you are not changing your coverage, you do not need to take any action during the It's Your Choice Open Enrollment period. However, you should review the following grid to understand how your coverage may change. If you have questions or concerns about any of these changes, contact your health plan using the information listed in the back of this guide.

<b>New High Deductible Health Plan with Health Savings Account</b>	
High Deductible Health Plan (HDHP)	All health plans will offer an HDHP option. This is a plan that has a minimum annual deductible and maximum out-of-pocket limit. Except as required by federal law, the health plan will not pay any medical, dental or prescription drug costs until your annual deductible has been met. See more information on pages 7-11.
Health Savings Account (HSA)	An HSA is a new offering for 2015. You must enroll in an HDHP in order to have a state-sponsored HSA. This account is yours and you can use the funds to pay for eligible medical expenses. Your employer will contribute to this account and you can, too. See more information on pages 7-11.
<b>Limited Purpose Flexible Spending Account (LPFSA)</b>	
Flexible spending for those with an HDHP and HSA	This new offering is available only for those enrolled in the HDHP and HSA. Federal law prohibits participation in both an HSA and a regular medical flexible spending account. An allowable option is a LPFSA, which can be used for vision, dental and post-deductible expenses only. See more information on Page 9.
<b>New Health Plans</b>	
Arise Health Plan Southeast	Offered in seven counties in southeast Wisconsin including: Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington and Waukesha.
WEA Trust Northwest Mayo Clinic Health System	Current members in WEA Trust - Northwest who selected Mayo Clinic as their care system for 2014 will automatically be moved into this new plan. Offered in Barron, Buffalo, Chippewa, Dunn, Eau Claire, Pierce, St. Croix and Trempealeau counties. Note: your out-of-pocket costs for out-of-network care will be higher in 2015. See the plan description page for more detail.
<b>Health Plans No Longer Available</b>	
WPS Metro Choice Northwest and Southeast	Both WPS Metro Choice Northwest and Southeast are no longer available. Subscribers who have these health plans must select another plan.
State Maintenance Plan (SMP)	SMP is no longer qualified in Pepin County. However, providers remain available.

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<b>Health Plan Provider Network Changes</b>	
Health plans listed below have made significant changes in their provider groups in one or more counties. Other plans have also made changes. Contact the health plan to verify if your provider is still in network. Refer to the map on pages 28 and 29 or call the health plan for more details.	
Arise Health Plan Northern	Added providers in Door and Waushara counties.
Dean Health Insurance	Added providers in Waukesha County.
Group Health Cooperative of Eau Claire	Expanding into Clark, Iron, Langlade, Lincoln, Marathon, Oneida, Price, Taylor and Vilas counties.
GHC of South Central Wisconsin	Expanding into Columbia, Marquette and Sauk counties.
HealthPartners Health Plan	Newly qualified in Ashland, Barron, Chippewa, Clark, Eau Claire, La Crosse, Marathon, Monroe, Sawyer and Washburn counties. For more counties with some providers available, see the health plan description page.
Physicians Plus	Expanding into Dodge, Juneau, Vernon, Waukesha and Wood counties.
State Maintenance Plan (SMP)	Newly offered in Vilas County.
<b>Health Plan Name Changes</b>	
Arise Health Plan Northern	Changing from Arise Health Plan
WEA Trust - East and WEA Trust - South Central	Removed the term “PPO” from their names, although the plan still offers out-of-network benefits. See the plan description pages for more detail.
WEA Trust - Northwest Chippewa Valley	To help clarify which doctors are in the network, this plan is renamed as Northwest Chippewa Valley. Current members in WEA Trust - Northwest who selected Chippewa Valley as their care system for 2014 will remain in this plan unless they file an It’s Your Choice application to change health plans. Note: your out-of-pocket costs for out-of-network care will be higher in 2015. See the plan description page for more detail.

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<b>Changes to Dental Coverage</b>	
Dean Health Insurance and Dean Prevea 360	Delta Dental will be the new dental vendor for these health plans. Members will have access to Premier and PPO Delta Dental networks. Members should verify if their current dentists are in-network.
Gundersen Health Plan	Delta Dental will be this health plan's new dental vendor. Members should verify if their current dentist is in-network.
WEA Trust – East, NW Chippewa Valley, NW Mayo Clinic Health System and South Central	Delta Dental will be this health plan's new dental vendor. Members should verify that their current dentist is in-network.
<b>Annuitant Medicare Prescription Drug Administrator Change</b>	
Navitus MedicareRx (PDP) plan	<p>Effective January 1, 2015, the Navitus MedicareRx (PDP) plan, which provides Medicare Part D prescription drug coverage for eligible members of the State of Wisconsin and Wisconsin Public Employers Group Health Insurance programs, will be underwritten by Dean Health Insurance, Inc. From 2012 through 2014, the Navitus MedicareRx (PDP) plan was underwritten by Sterling Life Insurance Company. This change will not affect benefits members receive or who members contact about their coverage. In fact, the only two changes members will notice are:</p> <ul style="list-style-type: none"> <li>• <b>New ID Cards:</b> Members who have previously been enrolled in the Navitus MedicareRx (PDP) plan will receive new ID cards that show Dean Health Insurance, Inc. as the underwriter.</li> <li>• <b>Service Area Expanded to Puerto Rico:</b> The Navitus MedicareRx (PDP) plan's service area will include all 50 states and will expand to Puerto Rico. However, other U.S. territories are not included in the service area.</li> </ul>



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Information on ETF's Internet Site	
Online Help	<p>The <i>It's Your Choice Decision Guide</i> and <i>It's Your Choice Reference Guide</i> are available at <a href="http://etf.wi.gov">etf.wi.gov</a>. Any known printing discrepancies will be clarified on this site. Additional insurance program information can also be found on this site.</p> <p>The following sections have moved from this guide to the ETF website at <a href="http://etf.wi.gov/members/IYC2015/IYC_State_home.html">etf.wi.gov/members/IYC2015/IYC_State_home.html</a>.</p> <ul style="list-style-type: none"> <li>• Health Plan Report Card (15ET-2107rc)</li> <li>• Other Quality Information Resources (15ET-2107qi)</li> <li>• Glossary (15ET-2107g)</li> <li>• Benefit Fair Dates (15ET-2107bf)</li> </ul> <p>An interactive health plan map is also available at <a href="http://etf.wi.gov/members/IYC2015/IYC_State_map.html">etf.wi.gov/members/IYC2015/IYC_State_map.html</a>.</p> <p>Look for the red envelope to sign up for ETF E-Mail Updates for the most current information at <a href="http://etf.wi.gov">etf.wi.gov</a>.</p>
Information Required	
Dependent Social Security Numbers Required	<p>Due to federal law, subscribers must provide Social Security numbers for all dependents if they have not already done so. Health plans and employers are required by the Patient Protection and Affordable Care Act (PPACA) to report this information to the federal government in 2015.</p>
Employee Reimbursement Accounts Program	
New vendor	<p>A new third party administrator, Total Administrative Services Corporation (TASC), will administer the Employee Reimbursement Account (ERA) Program for 2015. TASC will handle ERA enrollment during the 2015 It's Your Choice Open Enrollment period. See Page 77 for more information.</p>
\$500 Carryover	<p>A new carryover provision will be implemented for the 2015 plan year. Up to \$500 of health care ERA balances remaining at the end of the 2015 run-out period can be carried over into the next plan year, reducing the risk of forfeiting unused dollars. See details on Page 77.</p>
Health Plan Issued Financial Incentives	
All Plans	<p>Internal Revenue Service (IRS) tax code considers financial reimbursements for wellness-related expenses such as gym memberships, fitness classes and/or the cost to participate in Community Supported Agriculture, and rewards for participating in health or wellness programs or challenges to be a fringe benefit of employment; therefore, they must be treated as a taxable wage subject to income and payroll taxes. Payroll centers will receive financial data regarding incentives issued to employees and their covered family members. ETF will determine taxable wage reporting requirements for annuitants. Your health information is protected by federal privacy regulations and will never be shared with your employer. For more information, visit <a href="http://wellwisconsin.wi.gov">wellwisconsin.wi.gov</a>.</p>