

Corrections/Clarifications/Updates to the *It's Your Choice 2015 Decision Guide*

If you are covered under the State of Wisconsin Group Health Insurance Program, please note the following corrections/clarifications/updates to your *It's Your Choice 2015 Decision Guide (ET-2107d-15)*. Note: These errors appear only in the paper version of this guide. The electronic version of this form ET-2107d-15 found on the Department of Employee Trust Funds (ETF) Internet site is correct. ETF strives to provide the most complete and accurate information possible so that you make informed health insurance coverage decisions. We apologize for any inconvenience these changes may cause. **New language appears as bolded text.**

For additional information regarding your benefits and participating providers, [contact the health plan or pharmacy benefit manager](#). For questions regarding applications, eligibility, enrollment and general information, contact ETF toll-free at 1-877-533-5020 or (608) 266-3285.

State of Wisconsin Employees, Annuitants, Continuants and Graduate Assistants:

- On **page 4**, a row has been added under the header, "Changes to Dental Coverage" to read **"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."** (Date of update: 10/6/14)
- On **page 10**, HDHP Frequently Asked Question # 6 titled "Are any services covered under the HDHP before I reach my deductible?" has been corrected to read:
"Yes, examples of covered services before the deductible is met include: in-network preventive medical services **and** certain preventive prescription drugs. See a list of [preventive medical services](#). See [question 4](#) for more information about preventive prescription drugs." (Date of update: 10/20/14)
- On **page 11**, HSA Frequently Asked Question # 1 titled "What is a health savings account (HSA)?" has had the last sentence of the answer corrected to read: "The funds can also be invested. **Contact TASC for investment options.**" (Date of update: 10/31/14)
- On **page 33**, in the HDHP column, the row titled "Hearing Aid (per ear)" has been corrected to read: "Deductible must be met before coverage begins. After deductible: Every three years: Adults, 80%/20%, up to plan paid \$1,000 (**20% member cost** to OOPL); dependents younger than 18 years, 90%/10% to OOPL." (Date of update: 10/6/14)
- On **page 33**, in the HDHP column, the row titled "Cochlear Implants" has been corrected to read: "Deductible must be met before coverage begins. After deductible: Adults, 80%/20%, for device, surgery for implantation, follow-up sessions (**20% member cost** to OOPL); 90%/10% hospital charge for surgery. Dependents under 18, 90%/10% coinsurance up to OOPL for all other services." (Date of update: 10/6/14)
- On **page 65**, the WEA Trust – East description page has been changed. Two sections have been revised to read:
 - Under "What's New for 2015": **Starting January 1, 2015, we are partnering with Delta Dental of Wisconsin to expand our dental network. The new network will include 90% of Wisconsin dentists, giving our members a much broader choice of dental providers."**

The second paragraph has been changed to read: “Our enhanced online “Find A Doctor” tool at weatruststatehealthplan.com/providers makes it easy to find a network doctor in your service area.

- The section “Dental Benefits” has been rewritten to read: **“Dental services are provided through Delta Dental of Wisconsin. Go to deltadentalwi.com or call 1-800-236-3712 for a provider directory.**

To find an in-network dentist, click the “Provider Search” tab, then “Find A Network Dentist” in the drop-down box. Enter your address, city, and state or ZIP code. You can then narrow your search to the Delta Dental Premier or Delta Dental PPO network. You can download a complete provider directory under the “Provider Search” tab.

Services performed by out-of-network providers will also be covered, at the out-of-network benefit level.” (Date of update: 10/6/14)

- On **pages 66 and 67**, the WEA Trust – NW Chippewa Valley and NW Mayo Clinic Health System description pages have been changed. Two sections have been revised to read:
 - Under “What’s New for 2015”: A third paragraph has been added that reads: **“Starting January 1, 2015, we are partnering with Delta Dental of Wisconsin to expand our dental network. The new network will include 90% of Wisconsin dentists, giving our members a much broader choice of dental providers.”**
 - The section “Dental Benefits” has been rewritten to read: **“Dental services are provided through Delta Dental of Wisconsin. Go to deltadentalwi.com or call 1-800-236-3712 for a provider directory.**

To find an in-network dentist, click the “Provider Search” tab, then “Find A Network Dentist” in the drop-down box. Enter your address, city, and state or ZIP code. You can then narrow your search to the Delta Dental Premier or Delta Dental PPO network. You can download a complete provider directory under the “Provider Search” tab.

Services performed by out-of-network providers will also be covered, at the out-of-network benefit level.” (Date of update: 10/6/14)

- On **page 68**, the WEA Trust –South Central description page has been changed. Two sections have been revised to read:
 - Under “What’s New for 2015”: **“Starting January 1, 2015, we are partnering with Delta Dental of Wisconsin to expand our dental network. The new network will include 90% of Wisconsin dentists, giving our members a much broader choice of dental providers.”**

The last sentence of the second paragraph has been changed to read: “Our enhanced online “Find A Doctor” tool at weatruststatehealthplan.com/providers makes it easy to find a network doctor without needing a password.”

- The section “Dental Benefits” has been rewritten to read: **“Dental services are provided through Delta Dental of Wisconsin. Go to deltadentalwi.com or call 1-800-236-3712 for a provider directory.**

To find an in-network dentist, click the “Provider Search” tab, then “Find A Network Dentist” in the drop-down box. Enter your address, city, and state or ZIP code. You can then narrow your search to the Delta Dental Premier or Delta Dental PPO network. You can download a complete provider directory under the “Provider Search” tab.

Services performed by out-of-network providers will also be covered, at the out-of-network benefit level.” (Date of update: 10/6/14)

- On **page 77**, the ERA Benefits-Administered by TASC description page has been changed. Two sections have been revised to read:
 - Under the section “New Carryover for 2015 Plan Year”, the first sentence has been changed to read: “Starting with the 2015 plan year, you have the flexibility to carry over up to \$500 of your unused health care FSA balance remaining at the end of the 2015 plan year run-out period (**March 31**, 2016) into 2016. (Date of update: 10/14/14)
 - Under the section “Health Care Employee Reimbursement Account (Health Care FSA)”, the first sentence has been updated per federal guidance to read: “For yourself and your dependents, you may set aside as much as **\$2,550** tax-free each year for health care expenses not covered by insurance, such as coinsurance, deductible and copays; and non-covered items, such as eyeglasses and dental expenses.” (Date of update: 12/4/14)
- On **Pages 84, 85, 89 and 90**, the Group Health Insurance Application/Change Form (ET-2301) has been revised to add detail on eligibility for flexible spending accounts and on the High Deductible Health Plan. (Date of update: 10/6/14)