



Take Action During Open Enrollment

For state employees, retirees and continuants

It's called It's Your Choice for a reason. You owe it to yourself to explore all your options and make the best decisions possible.

All changes made during IYC open enrollment will be effective January 1, 2017.

Where you see this icon  it is a reference to visit etf.wi.gov/IYC2017 for more information. The name next to the icon refers to the tab where you will find the details.

This checklist works with the Take Action module of the It's Your Choice 2017 e-learning.

HEALTH PLAN SERVICE AREA Compare Plans

My current health plan is: _____

- Is my health plan available in 2017?
 - Anthem Blue Preferred Southeast, Arise Health Plan – Aspirus Arise, and WEA Trust South Central (covering Dane County) will no longer be available.
 - Look at the map to ensure my plan is covering services where I live.

HEALTH PLAN PROVIDER NETWORK Compare Plans

- Is my primary care doctor still covered by my health plan?
- Are the other members of my health care team covered, too? (e.g. nurse practitioner or specialist)

HEALTH PLAN REPORT CARD Compare Plans

- How many stars did my plan receive overall?
- Does another plan look more appealing to me?
 - Check the map to see which plans are available in my area.

PLAN DESIGN OPTIONS (Compare benefit packages) Compare Benefits & Rates

- My current health plan design is: _____ 2017 monthly cost: _____
- Do I want to consider a different plan design, such as a High Deductible Health Plan (HDHP)?

DENTAL Compare Benefits

- Do I want basic coverage? (Basic dental coverage is available if I elect health insurance with the Uniform Dental Benefit; I may also elect health insurance without dental.)
- Do I need supplemental coverage?
- Options may vary for UW and UWHC employees and retirees.

Verify that my dental provider is covered with Delta Dental



SUPPLEMENTING YOUR COVERAGE Compare Benefits

- Do I want supplemental dental, vision, long-term care or other coverage?
- Find out if the monthly costs will change for any current coverage.
- If I don't need my current coverage, as an active employee, I need to cancel during open enrollment. It is the only time during the year that I may cancel coverage (without a life change event).
- Offerings change from year to year, so check out what is new.
- Am I saving enough for retirement? Remember that I can enroll in or increase my deferred compensation anytime.

I do not need to re-enroll each year. My coverage in 2016 will continue in 2017, but the cost may change.

HDHP & HEALTH SAVINGS ACCOUNT (HSA) Compare Benefits

- Will I be enrolled in an HDHP for 2017? If yes, I must enroll in the HSA every year, even if I do not make any contributions myself. Enrollment is required so that I may receive the contribution my employer adds to my HSA.

Previous year's elections don't carry forward I must re-enroll in the HSA each year.

PRE-TAX SAVINGS - FLEX SPENDING ACCOUNTS (FSA) Compare Benefits

- Do I want to set aside pre-tax money to pay for:
 - Health care expenses?
 - Child/Dependent care expenses?
 - Parking/Transit expenses?

Previous year's elections don't carry forward I must re-enroll in these programs each year.

OPT-OUT INCENTIVE OPPORTUNITY Enrollment

- Submit a paper application to my employer if I want to elect the \$2,000 incentive for opting out of health insurance benefits. (It is possible to opt out of health insurance and still participate in the supplemental and pre-tax savings plans.)
- If I received the incentive in 2016, I must complete the paper application to opt out again for 2017.

TAKE ACTION Enrollment

- Visit the Enrollment tab at etf.wi.gov/IYC2017 to enroll or make changes during IYC open enrollment.
- Remember that the Department of Employee Trust Funds has benefit specialists to answer questions. Call 1-877-533-5020.

The Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Language assistance is available [here](#).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 1-800-833-7813).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

Not all employees and retirees are eligible for all benefit offerings. Find eligibility information at etf.wi.gov/IYC2017, or check with your employer or ETF.