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**Department of Employee Trust Funds**  
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SECRETARY

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Dear Member,

Our goal is to ensure that we deliver benefits to you and your Medicare-eligible dependents in a way that provides as much value as possible. We recently surveyed 1,500 State of Wisconsin Group Health Insurance Program participants, age 62 or older, to learn about their Medicare preferences. We learned that lower premium costs and a nationwide provider network are important to you.

For 2019, the Department of Employee Trust Funds will offer a new plan option for you. After careful consideration and a rigorous proposal process, UnitedHealthcare® was selected to provide the It's Your Choice Medicare Advantage plan for Medicare-eligible retirees and dependents. The plan will cover Uniform Benefits and will provide a nationwide provider network.

You will have the option to enroll in this plan during the upcoming It's Your Choice open enrollment period starting October 1–26, 2018. You will still have access to the other Medicare-coordinated plan options available through the State Group Health Insurance Program.

Beginning this July, UnitedHealthcare will provide a custom call center team and a dedicated website to serve you.

The It's Your Choice Medicare Advantage plan is a **UnitedHealthcare® Group Medicare Advantage (PPO) plan**. This plan delivers all the benefits of Original Medicare (Parts A and B) and offers additional benefits and features. It is not a supplement plan and does not pay secondary to Medicare. All claims are submitted directly to UnitedHealthcare for payment, not Medicare. Other highlights include:

- This is a custom Group Medicare Advantage plan approved by the Group Insurance Board. This plan should not be confused with other individual UnitedHealthcare Medicare Advantage plans you might see or hear about in your area.
- You are not limited to a network of health care providers, and you can see any provider that accepts Medicare and is willing to treat you and bill UnitedHealthcare. For services covered by the State Group Health Insurance Program, you can continue to see your doctors if they have not opted out of Medicare and agree to see you. Both nationally and in Wisconsin, less than 1% of providers have opted out of Medicare.
- Prescription drug coverage, administered through Navitus Health Solutions, will be the same for the It's Your Choice Medicare Advantage plan as it is for all other Medicare plans offered through ETF.

### **How to Enroll in this Plan**

If you want to enroll in this plan, follow the instructions in the It's Your Choice Decision Guide you receive in late September. If you choose to enroll in this plan, your coverage will be effective January 1, 2019.

## Important Information about Parts A and B

You and your dependent(s) must be enrolled in Medicare Parts A and B and/or continue to pay your Part B premium to be eligible for coverage under the It's Your Choice Medicare Advantage plan.

### What to Expect Next

UnitedHealthcare will offer education meetings in select locations, as well as teleconference meetings, so you can learn more about the new It's Your Choice Medicare Advantage plan.

Over the next few months, you will be receiving more information from us and UnitedHealthcare. Here is what you can expect.

When will materials be mailed?	What will I receive?
Mid-July	<ul style="list-style-type: none"><li>• UnitedHealthcare Education Meeting Invitation</li></ul>
Late-September	<ul style="list-style-type: none"><li>• It's Your Choice Decision Guide</li><li>• UnitedHealthcare Pre-enrollment Plan Guide</li></ul>
Mid-December	<ul style="list-style-type: none"><li>• UnitedHealthcare Confirmation of Enrollment Letter and ID card, if enrolled</li><li>• UnitedHealthcare Medicare Advantage Welcome Packet, if enrolled</li></ul>

### Questions?

We have included answers to frequently asked questions that may not be addressed in this letter. Watch your mailbox for more information to arrive before the It's Your Choice open enrollment period in October. You will have information in plenty of time to make your choice.

Sincerely,

Eileen Mallow

Director, Office of Strategic Health Policy



## State of Wisconsin Group Health Insurance Program

# It's Your Choice Medicare Advantage Q&A

Administered by UnitedHealthcare®

## Overview

### 1. Who will administer the It's Your Choice Medicare Advantage plan?

The Group Insurance Board selected UnitedHealthcare to administer the It's Your Choice Medicare Advantage plan, a new plan option under the State Group Health Insurance Program.

### 2. What is the difference between ETF's Medicare Advantage plan and an individual Medicare Advantage plan (that I can get somewhere else on my own)?

ETF's Medicare Advantage Plan is a group insurance plan; most plans that are advertised on TV or in magazines are individual plans. Group insurance plans are purchased by an organization on behalf of a group. Individual plans are purchased by individuals for themselves or their family, either through an insurance company or a broker.

With a group Medicare Advantage plan, the state can negotiate plan enhancements that are not available via individual Medicare Advantage plans. For example, a group Medicare Advantage plan offered through ETF would not be subject to the prescription drug coverage gap, otherwise known as the "donut hole." The It's Your Choice Medicare Advantage plan will provide the Uniform Benefits, set by the Group Insurance Board each year. The prescription drug benefits will continue to be offered through Navitus.

## Medical Benefits

### 3. How will ETF's Medicare Advantage plan be different from the other options offered through the Group Health Insurance Program?

The It's Your Choice Medicare Advantage plan will cover the same uniform set of benefits as most of the other Medicare-coordinated plans ETF offers. However, UnitedHealthcare will offer some specialized services such as optional in-home preventive visits and SilverSneakers, a gym membership program.

### 4. How will the medical benefits work?

The medical benefits will be a lot like the other Medicare-coordinated benefits offered by the program, but with Medicare Advantage, you can see any doctor nationwide who accepts Medicare and is willing to treat you and bill UnitedHealthcare. ETF will release medical benefit comparisons for It's Your Choice open enrollment in the fall.

## **5. How can I determine if my health care provider is covered by this plan?**

The It's Your Choice Medicare Advantage plan is a "passive" Preferred Provider Organization, or PPO, meaning you are not restricted to using network doctors, hospitals and other health care providers. You can see any provider that accepts Medicare and is willing to treat you and bill UnitedHealthcare. For services covered by the State Group Health Insurance Program, you can continue to see your doctors if they have not opted out of Medicare and agree to see you. Both nationally and in Wisconsin, less than 1% of providers have opted out of Medicare.

## **6. Is this a Medicare Advantage Health Maintenance Organization (HMO) plan with a limited network?**

No. This is a national plan that allows you to see doctors and hospitals around the nation, whether they are in-network or out-of-network. This plan will travel with you and your covered dependents throughout the United States. The service area is all counties in all 50 U.S. states, the District of Columbia and all U.S. territories.

## **7. What happens if I travel outside the U.S. and need medical coverage?**

You will have worldwide coverage for emergency and urgently needed care. You may need to pay the entire claim when receiving care and then submit the claim to UnitedHealthcare for reimbursement after returning to the U.S.

## **8. Do I still need to use my red, white and blue Medicare card?**

No. You will only use the UnitedHealthcare Group Medicare Advantage ID card for all covered medical services. You should put your Medicare card somewhere for safe keeping. It is important that you use your UnitedHealthcare ID card each time you receive medical services. Because UnitedHealthcare pays all claims directly, the claims no longer go to Medicare first. By always showing your UnitedHealthcare ID card, you will ensure your claims get processed correctly, timely and accurately.

You will continue to use your Navitus card when you fill your prescriptions.

# **Pharmacy Benefits**

## **9. Does this plan include prescription drug coverage?**

Your prescription drug coverage will continue to be provided by Navitus.

## **10. Will the pharmacy benefits for the It's Your Choice Medicare Advantage plan be different from the other Medicare plan options offered through the Group Health Insurance Program?**

No. All Medicare-coordinated plan options through the Group Health Insurance Program offer the same pharmacy benefit administered by Navitus. The plans have the same formulary, in-network pharmacies, mail-order program and cost sharing. There is no coverage gap, or "donut hole" to worry about.

# **Eligibility**

## **11. What happens if an individual retires but is not age 65 or otherwise eligible for Medicare?**

A retiring individual who is not eligible for Medicare will stay on his or her current plan. When the retiree turns 65 or otherwise becomes eligible for Medicare, he or she will move to the Medicare version of the plan they are currently enrolled in. A participant can change plans during the annual It's Your Choice open enrollment period each fall.

**12. What happens when a retiree turns 65 and becomes eligible for Medicare but dependent(s) remain under age 65?**

When a retiree turns 65 and becomes eligible for Medicare, he or she will move to the Medicare version of the plan they are currently enrolled in. The retiree's existing coverage will remain the same for any dependent under age 65 until he or she becomes eligible for Medicare.

**Note:** ETF members are only eligible for an It's Your Choice Medicare Advantage plan if all members on the family plan are enrolled in Medicare Parts A and B.

**13. If I choose this plan for 2019, can I choose one of the other plan options in subsequent years?**

Yes. You have an opportunity to change plans each fall during the It's Your Choice open enrollment period.

## Medicare

**14. Do I need to enroll in Medicare?**

Yes. As is the case today, when retirees turn age 65 or first become eligible for Medicare, they must enroll in Medicare Parts A and B. Under the It's Your Choice Medicare Advantage Plan, retirees must pay or continue to pay their monthly Part B premium. Retirees who stop paying their Part B monthly premium will be moved from this plan to the It's Your Choice Medicare Plus plan.

**15. Will I still have Medicare?**

Yes. You will retain all the rights and privileges of traditional Medicare. Under the It's Your Choice Medicare Advantage plan, your medical claims will be paid directly by UnitedHealthcare.

## Member Costs

**16. How much will the It's Your Choice Medicare Advantage plan cost each month?**

The monthly premium rates will be released before the It's Your Choice open enrollment period, along with the premium rates for all State Group Health Insurance Program plan options.

**Note:** On May 16, 2018, the Group Insurance Board set the medical rate of \$103.82 for the group Medicare Advantage plan for 2019, but the *total* monthly premium is to be determined, once pharmacy benefits, dental benefits and administrative fees are known.

**17. How can I pay for a group Medicare Advantage plan through ETF?**

There will be no difference in how premiums are paid.

Most state retirees use accumulated sick leave credits to pay their health insurance premiums. After all sick leave credits have been used, monthly premiums are then deducted from the annuity check. If the annuity payment is not large enough to cover the monthly health insurance premium, the health plan can be paid directly.

**18. This sounds too good to be true. How can this change possibly save money?**

The answer lies in how the federal government reimburses for Medicare-covered services. Under the current structure, traditional Medicare pays pre-set amounts for specific services, regardless of the patient involved. Under a Medicare Advantage plan, the federal government recognizes that some individuals have health risk factors that make them likely to need additional services. Medicare reimburses more for those patients and enhances payments to the Medicare Advantage plan based on how well it meets standards for quality and member satisfaction. Medicare Advantage plans have an incentive to make sure all members get the care they need. By optimizing federal reimbursement through the Medicare Advantage plan, the State can achieve savings while maintaining the same level of covered services for its retirees.

# Education

## 19. How can I learn more about ETF's Medicare Advantage plan option?

ETF and UnitedHealthcare are developing educational materials that will be available before the next It's Your Choice open enrollment period. We will mail information to members, host in-person information meetings and offer online learning resources.

# Other

## 20. How did ETF and the Group Insurance Board use the results of the recent Medicare survey?

The results of the recent survey of Medicare members affirmed the recommendation of the Medicare Advantage evaluation committee. The key findings of the survey were:

- ✓ Low costs are important
- ✓ Members are open to a Medicare Advantage option
- ✓ Provider network is critical
- ✓ Members prefer familiar options

The committee and ETF staff recommended the addition of a nationwide Medicare Advantage plan that is comparable to other Medicare-coordinated plans, but with a lower monthly premium. The new option will be available for the 2019 benefit year.

## 21. Is this the Medicare Advantage plan that's advertised on TV?

No. This is a custom Group Medicare Advantage PPO plan designed exclusively for the Wisconsin Department of Employee Trust Funds. This plan is different and should not to be confused with individual UnitedHealthcare Medicare Advantage plans that might be available in the area.

## **Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) and (d)(1)**

The Wisconsin 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. ETF does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact ETF's Compliance Officer, who serves as ETF's Civil Rights Coordinator.

If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Officer, Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 711; Fax: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF's Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019; TDD: 1-800-537-7697. Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

**Hmong:** 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: 711).

**Chinese:** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 711)

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 711).

**Arabic:** ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة مساعدة متاحة بلغتك دون أي مصاريف: اتصل بالرقم 1-877-533-5020 (خدمة الصم والبكم: 711)

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

**Pennsylvania Dutch:** Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

**Laotian/Lao:** ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 711).

**French:** ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 711).

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 711).

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

**Albanian:** KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 711).

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 711).