

# IT'S YOUR CHOICE

2017

Decision Guide

Local Traditional Plan  
Insurance for Employees  
and Retirees



# KNOW YOUR BENEFIT ENROLLMENT POINTS

There are certain times throughout the year when you may enroll for health and supplemental insurance benefits, or change your coverage. Visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to learn more about the choices available to you.



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## OPEN ENROLLMENT: OCT 17 - NOV 11

The It's Your Choice 2017 open enrollment period is **October 17 through November 11, 2016**. This is your opportunity to change health plans, change from family to single coverage, enroll if you had previously deferred coverage, cancel coverage for yourself or an adult dependent child and more.

Open enrollment is available to all who are eligible under the Wisconsin Public Employers Group Health Insurance Program. This includes employees; currently insured retirees, COBRA continuants, surviving spouses and dependents. Changes in coverage become effective January 1, 2017.

*Due to November 11 being a federal holiday, mailed applications must be postmarked by November 10, 2016.*

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## NEW EMPLOYEES

If you are electing health insurance coverage, you must enroll within 30 days of your date of hire (in an eligible position), or first eligible appointment.

Coverage will be effective on the first of the month on or following your hire date, or on the date you are eligible for an employer contribution, whichever you choose. Check with your benefits office to find out when your employer contribution begins. If you choose to start your coverage before you receive employer contributions, you will pay the full premium.

Visit [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) for It's Your Choice enrollment information. You can also request a *Health Insurance Application/Change* (ET-2301) form from your payroll or benefits office, or download a copy from the ETF website.



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## LIFE CHANGE EVENT

Did you recently have a marital status change, enter into a domestic partnership, have a baby, have an eligible move to a new county or have another life change event? You may have the opportunity to enroll or change your coverage outside of the open enrollment period. There are various rules related to life change events. Check out the *Life Changes and Coverage Changes* chart on the Helpful Info tab at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to see what your options are and how long you have to submit an application to enroll or make a change.



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## NEW RETIREES

When you retire, your health insurance plan (if you are enrolled) will automatically continue in most circumstances. If you terminate employment after 20 years of creditable service but are not eligible for an immediate annuity, you may continue your coverage by filing a *Continuation-Conversion Notice* (ET-2311) form with ETF within 90 days of your employment termination date. This form is available online or by contacting ETF.



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## NEW TO MEDICARE

If you are eligible for Medicare, you and your Medicare-eligible dependents must be enrolled in the hospital (Part A) and medical (Part B) portions of Medicare at the time of your retirement, as soon as you turn age 65 or have another Medicare enrollment opportunity. You will then automatically be enrolled in the prescription drug (Part D) plan, Navitus MedicareRx (PDP), which is offered by Navitus and underwritten by Dean Health Insurance Inc. Because all It's Your Choice plans have coverage options that are coordinated with Medicare, you will remain covered by your health plan even after you enroll in Medicare. Please contact ETF if you do not receive the required *Medicare Eligibility Statement* (ET-4307) at least one month before your 65th birthday, or if you have been on Social Security disability for 24 months.

# WHAT IS CHANGING IN 2017

This section highlights the most significant changes for 2017. Visit [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) for complete information.

## WELL WISCONSIN PROGRAM

The \$150 Well Wisconsin incentive will continue to be available to you and your enrolled spouse or domestic partner. Starting in 2017, all aspects of the Well Wisconsin Program, including payment of the incentive, will be administered by StayWell®, not your health plan.

*Note:* Individuals enrolled in the IYC Medicare Advantage Plan are not eligible for the Well Wisconsin incentive, but will have access to the online wellness tools and services.

## PROVIDER NETWORK CHANGES

Network Health will no longer cover services by ThedaCare providers.

Health plans can change provider networks each year. Check out the interactive map at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to confirm your health plan service area and provider network is available for 2017.

## MEDICAL BENEFITS

The exclusion related to benefits or services based on gender identity was originally removed for 2017 due to a federal regulation.

The exclusion went back into effect on February 1, 2017.

Medically necessary services incurred from January 1 through January 31, 2017, are covered.

*Note:* It's Your Choice Medicare Plus pays only for services that Medicare covers. Please contact WPS at 1-800-634-6448 if you have a specific question about benefits.

## HEALTH PLAN CHANGES TO NOTE

- A new offering by Security Health Plan in the Fox Valley, called Security Health Plan - Valley
- WEA Trust South Central, covering Dane County, will no longer be available
- Anthem Blue Preferred Southeast will no longer be available
- Arise Health Plan - Aspirus Arise will no longer be available
- HealthPartners Health Plan will no longer be covering Grant or Vernon counties
- State Maintenance Plan (SMP) will be newly available in Rusk County and will no longer be available in Price County

If you are enrolled in one of the health plans that will no longer be available, you will need to choose a different plan during It's Your Choice open enrollment. Check out the Compare Plans tab at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to help you select a new health plan.

For detailed information about all of these changes and more, visit **It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017)**

## \$150 WELL WISCONSIN INCENTIVE - NEW VENDOR

### StayWell® and Well Wisconsin

Starting in 2017, the State of Wisconsin Group Health Insurance Program will be contracting with StayWell® for administration of the Well Wisconsin Program and new disease management programs. The mobile-friendly StayWell® wellness portal will provide you with access to the tools and resources you need to earn the \$150 incentive and support your health goals, including health coaching and integration with your fitness tracker. Watch for more information from StayWell® on how to access the new portal and earn your 2017 incentive. StayWell® is a registered trademark of StayWell® Company, LLC.



Visit [wellwisconsin.wi.gov](http://wellwisconsin.wi.gov) for more information.

All health and wellness incentives paid to ETF members by the health plan or StayWell® are considered taxable income to the subscriber and are reported to your employer. Health information, including individual responses to the health survey, are protected by federal law and will not be shared with ETF or your employer.



**WELL WISCONSIN**  
Healthier starts with you

# HOW TO CHOOSE YOUR HEALTH PLAN

Now that you know when you can enroll and make changes, take these steps for choosing a plan.

## STEP 1. CHOOSE A PLAN DESIGN

Consider the different plan design options (to the right) and your premium contribution rates from your benefits office. Full premium rates can be found on Pages 11-12.

## STEP 2. FIND PLANS IN YOUR AREA

Use the interactive health plan map at It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) or the table on Page 6 to determine which plans and providers are available in your county.


## STEP 3. CHOOSE A HEALTH PLAN

Check out each plan's overall performance rating (Page 4), and compare benefits and your out-of-pocket costs (Pages 7-9 for employees and retirees, and Pages 13-14 for Medicare eligible). Also learn about ways to supplement your coverage on Page 10.

## STEP 4. ENROLL OR MAKE A CHANGE

Visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) for information on how to enroll online. A paper *Health Insurance Application/Change* (ET-2301) form is also available online, from ETF or from your benefits office.

## STEP 5. STAY UP TO DATE

Sign up for It's Your Choice e-alerts on health and wellness benefits, and related topics of interest. Visit [etf.wi.gov](http://etf.wi.gov) and look for ETF E-mail Updates. 

# PLAN DESIGN OPTIONS

Below are the health plan designs you have to choose from. Take a moment to read about these options and see which one is best for you.

## EMPLOYEES AND RETIREES WITHOUT MEDICARE

### IT'S YOUR CHOICE LOCAL TRADITIONAL HEALTH PLAN

This plan allows you to choose from a variety of health plan providers that offer the same uniform benefits package.

### IT'S YOUR CHOICE LOCAL ACCESS HEALTH PLAN

This plan provides freedom of choice of doctors and hospitals across the country. In exchange for the increased flexibility in medical providers, the member's monthly premium cost is more than the It's Your Choice Local Traditional Health Plan option.

## RETIREES WITH MEDICARE

### IT'S YOUR CHOICE HEALTH PLAN MEDICARE

This plan offers uniform benefits, is coordinated with your Medicare coverage and allows you to choose from a variety of health plan providers.

### IT'S YOUR CHOICE MEDICARE ADVANTAGE

This plan is offered by Humana and allows members to use any health care provider in the United States that accepts Medicare. Benefits are the same in- and out-of-network. If you decide to seek care from an out-of-network provider, your share of the costs may be slightly higher for medical equipment or supplies.

### IT'S YOUR CHOICE MEDICARE PLUS

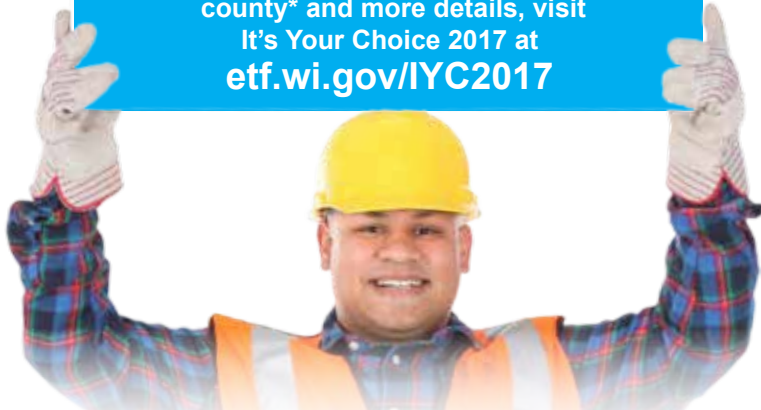
This plan is a fee-for-service Medicare supplement plan administered by WPS. This plan is available to eligible retirees enrolled in Medicare Parts A and B and generally only pays Medicare deductibles and coinsurance. It's Your Choice Medicare Plus permits you and your eligible dependents to receive care from any qualified health care provider nationwide, or during worldwide travel, for treatment covered by the plan.

# PLAN RATINGS

The overall performance ratings chart below is based on several quality measures. Visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to see detailed health plan report cards.

HEALTH PLAN PROVIDER RATINGS	Overall Performance Rating (5 ★ is highest)
Health Plan Provider	
Anthem Blue	★★★★☆
Arise Health Plan	★★☆☆☆
Dean Health Insurance	★★★★★
GHC of Eau Claire	★★★★☆
GHC of South Central Wisconsin	★★★★☆
Gundersen Health Plan	★★★★☆
Health Tradition Health Plan	★★★★☆
HealthPartners Health Plan	★★★★★
Humana	★★☆☆☆
Medical Associates Health Plans	★★☆☆☆
MercyCare Health Plans	★★★★☆
Network Health	★☆☆☆☆
Physicians Plus	★★★★☆
Security Health Plan	★★★★☆
State Maintenance Plan	Not available
UnitedHealthcare of Wisconsin	★☆☆☆☆
Unity Health Insurance	★★★★☆
WEA Trust	★★★★☆

For health plans available in your county\* and more details, visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017)



\* See the It's Your Choice health plan providers table on Page 6 or the interactive health plan map at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to see which plans are available in your county.

# QUESTIONS AND ANSWERS

## Q DO I NEED TO DO ANYTHING DURING OPEN ENROLLMENT?

- A** Yes! Review important changes for 2017 and your:
- ✓ health plan provider network
  - ✓ health plan service area
  - ✓ plan design options
  - ✓ options to supplement your coverage


For more information, or if you want to make changes, visit [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017).

Generally, if you are not changing coverage, you don't need to do anything during open enrollment. You should still be sure you understand how your coverage may change in 2017.

## Q HOW DO I ENROLL OR MAKE CHANGES?

- A** Visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) to find out how you can enroll or make changes online. You can download a *Health Insurance Application/Change* (ET-2301) form anytime at [etf.wi.gov/publications/et2301.pdf](http://etf.wi.gov/publications/et2301.pdf) or request this form by contacting your benefits office or ETF.

## Q HOW DO I STAY INFORMED ABOUT IMPORTANT UPDATES?

- A** Sign up for It's Your Choice e-alerts on health and wellness benefits, and related topics of interest. Visit [etf.wi.gov](http://etf.wi.gov) and look for ETF E-mail Updates. 

## Q WHEN DOES MY COVERAGE GO INTO EFFECT AS A NEW EMPLOYEE?

- A** You must elect coverage within 30 days of your date of hire (in an eligible position). Coverage will be effective on the first of the month on or following your hire date, or on the date you are eligible for an employer contribution, whichever you choose.

## QUESTIONS AND ANSWERS CONTINUED

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### Q WHAT WILL MY PRESCRIPTION DRUGS COST IN 2017?

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**A** Follow these steps to estimate your costs for 2017:

- Find out what level your drug is on the formulary. Visit [www.navitus.com](http://www.navitus.com) (you must log in to the members section) and select “Formulary” from the options available. You can also call Navitus with your questions at 1-866-333-2757.
- Find the current cost of your drug on either the paperwork you receive with your prescription, or ask your pharmacist.
- Calculate the cost based on the chart on Page 9.
- If you are enrolled in the Navitus MedicareRx plan, use the [www.medicarerx.navitus.com](http://www.medicarerx.navitus.com) website or call Navitus MedicareRx at 1-866-270-3877.

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### Q WHERE CAN I FIND NOTICES?

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**A** Visit [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) for EEOC, COBRA, ACA marketplace and more federal and state notices.

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### Q HOW CAN I FIND OUT WHICH PHYSICIANS ARE PARTICIPATING IN EACH HEALTH PLAN?

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**A** Each health plan is required to post a provider directory on their website by September 16. You can also find out more about each health plan by visiting It’s Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017). Your current plan will mail you information about if and how their provider network is changing. Please read these materials carefully.

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### Q HOW DO I GET MORE INFORMATION IF I DO NOT HAVE ACCESS TO THE INTERNET?

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**A** You can contact ETF using the contact information on the back of this guide to request printed information to be mailed to you.

**For the full list of FAQs and other benefit information, visit It’s Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017)**

# WHAT HEALTH PLAN PROVIDERS ARE NEAR ME?

The table below shows health plan availability by county; **health plans in red have limited provider availability** in that area. **It's Your Choice Access, Medicare Advantage and Medicare Plus plans are available in all counties.**

Visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) for an interactive health plan map.

## Health Plan Codes

<b>AE</b> Anthem Blue Preferred - Northeast	<b>HE</b> Humana - Eastern	<b>SMP</b> State Maintenance Plan - WPS
<b>AH</b> Arise Health Plan	<b>HW</b> Humana - Western	<b>UH</b> UnitedHealthcare of Wisconsin
<b>D</b> Dean Health Insurance	<b>MA</b> Medical Associates Health Plans	<b>UC</b> Unity Health Insurance - Community
<b>D3</b> Dean Health Insurance - Prevea360	<b>MC</b> MercyCare Health Plans	<b>UW</b> Unity Health Insurance - UW Health
<b>GEC</b> GHC of Eau Claire	<b>NN</b> Network Health Northeast	<b>WT</b> WEA Trust - East
<b>GSC</b> GHC of South Central Wisconsin	<b>NS</b> Network Health Southeast	<b>WV</b> WEA Trust - Northwest Chippewa Valley
<b>G</b> Gundersen Health Plan	<b>PP</b> Physicians Plus	<b>WM</b> WEA Trust - Northwest Mayo Clinic Health System
<b>HT</b> Health Tradition Health Plan	<b>SC</b> Security Health Plan - Central	
<b>HP</b> HealthPartners Health Plan	<b>SV</b> Security Health Plan - Valley	

<b>ADAMS</b> D, PP, SC, UC, WT	<b>FLORENCE</b> SMP, AH	<b>MARATHON</b> AH, GEC, HP, SC, WT	<b>RUSK</b> SMP, SC, WV, HP
<b>ASHLAND</b> GEC, HP, SC, WV	<b>FOND DU LAC</b> AE, AH, D, HE, NN, UC, UH, WT	<b>MARINETTE</b> AE, AH, HE, UH, D3, NN	<b>SAUK</b> D, G, GSC, HT, PP, UC
<b>BARRON</b> HP, HW, SC, WM, WV	<b>FOREST</b> SMP, AH, SC	<b>MARQUETTE</b> AH, D, PP, SV, UC, UH, WT	<b>SAWYER</b> GEC, HP, SC
<b>BAYFIELD</b> SMP, GEC, HP, SC, WV	<b>GRANT</b> D, G, HT, MA, PP, UC, AH	<b>MENOMINEE</b> SMP, AH, WT	<b>SHAWANO</b> AE, AH, HE, SV, UH, WT, NN, SC
<b>BROWN</b> AE, AH, D3, HE, NN, SV, UH, WT	<b>GREEN</b> D, HE, PP, UC, MC	<b>MILWAUKEE</b> AH, HE, NS, UH, WT	<b>SHEBOYGAN</b> AE, AH, D3, HE, NN, UH, WT
<b>BUFFALO</b> SMP, HT, WM	<b>GREEN LAKE</b> AE, AH, HE, SV, UH, WT, D, NN, PP	<b>MONROE</b> G, HP, HT, WM, AH	<b>ST. CROIX</b> HP, HW, WV, WM
<b>BURNETT</b> GEC, HP, SC	<b>IOWA</b> D, MA, PP, UC	<b>OCONTO</b> AE, AH, D3, HE, NN, SV, UH, WT	<b>TAYLOR</b> AH, GEC, SC, HP
<b>CALUMET</b> AE, HE, NN, UH, AH, WT	<b>IRON</b> SMP, GEC, WV	<b>ONEIDA</b> GEC, HP, SC, AH	<b>TREMPEALEAU</b> AH, G, HT, HP, SC, WM
<b>CHIPPEWA</b> G, HP, HW, SC, WM, WV	<b>JACKSON</b> G, HP, HT, SC, WV	<b>OUTAGAMIE</b> AE, AH, HE, NN, SV, UH, WT, D3	<b>VERNON</b> G, HT, UC, WM, AH, D, PP
<b>CLARK</b> GEC, HP, SC, WV, AH, G	<b>JEFFERSON</b> D, HE, MC, PP, UC, UH, WT, AH	<b>OZAUKEE</b> AH, HE, NS, UH, WT	<b>VILAS</b> SMP, SC, AH, GEC, HP
<b>COLUMBIA</b> D, GSC, PP, UC, WT, AH	<b>JUNEAU</b> G, HT, PP, SC, UC, WT, AH, D	<b>PEPIN</b> SMP, HT, HW, HP, SC, WV	<b>WALWORTH</b> AH, HE, MC, UC, UH, WT, D, PP
<b>CRAWFORD</b> G, HP, HT, MA, AH, WM UC	<b>KENOSHA</b> AH, HE, UH	<b>PIERCE</b> HP, WV, HW, WM	<b>WASHBURN</b> GEC, HP, SC, WV
<b>DANE</b> D, GSC, PP, UW	<b>KEWAUNEE</b> AE, AH, UH, WT, D3, HE, NN, SV	<b>POLK</b> HP, HW, WV	<b>WASHINGTON</b> AH, HE, NS, UH, WT
<b>DODGE</b> AH, D, HE, NN, PP, UH, UC, WT	<b>LA CROSSE</b> G, HP, HT, WM, AH	<b>PORTAGE</b> HP, SC, WT, AH, NN	<b>WAUKESHA</b> AH, D, HE, NS, UC, UH, WT, PP
<b>DOOR</b> AE, AH, HE, NN, UH, WT, D3	<b>LAFAYETTE</b> MA, PP, D, UC	<b>PRICE</b> GEC, SC, AH, HP	<b>WAUPACA</b> AE, AH, HE, SV, UH, WT, NN, SC
<b>DOUGLAS</b> GEC, HP, HW, SC, WV	<b>LANGLADE</b> AH, GEC, SC, HP	<b>RACINE</b> HE, NS, UH, AH	<b>WAUSHARA</b> AH, AE, HE, PP, SV, UH, WT, NN
<b>DUNN</b> HP, HW, WM, WV	<b>LINCOLN</b> GEC, HP, SC, AH	<b>RICHLAND</b> D, G, HT, PP, UC	<b>WINNEBAGO</b> AE, AH, HE, NN, UH, WT, SV
<b>EAU CLAIRE</b> G, HP, HW, SC, WM, WV, AH	<b>MANITOWOC</b> AE, AH, D3, HE, NN, UH, WT	<b>ROCK</b> D, HE, MC, UC, UH, WT, PP	<b>WOOD</b> AH, SC, WT, HP, PP, UC

# MEDICAL BENEFITS AT A GLANCE

## EMPLOYEES AND RETIREES **WITHOUT MEDICARE**

This information will help you compare the benefits available through the different It's Your Choice (IYC) health plan design options. This list contains the most commonly used benefits. Complete information is available online.



**Most members are in this plan**

### IYC Local Traditional

<b>Annual Medical Deductible</b>	No deductible
<b>Annual Medical Coinsurance</b>	Plan pays 100% for most services, except for durable medical equipment, certain hearing aids and cochlear implants
<b>Annual Medical Maximum Out-of-Pocket Limit (OOPL)</b>	Only applies to durable medical equipment (see separate OOPL below), certain hearing aids and cochlear implants \$6,850 individual / \$13,700 family for federally required essential health benefits
<b>Routine, Preventive Services as Required by Federal Law</b>	Plan pays 100% For details visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a>
<b>Illness/Injury Related Services</b>	Plan pays 100%
<b>Emergency Room Copay</b> (waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer)	You pay \$60 copayment per visit
<b>Vision Exam</b>	Plan pays 100% for one routine exam per year; plan pays 100% for exams related to illness or injury
<b>Hearing Exam</b>	Plan pays 100%
<b>Hearing Aid (per ear)</b>	Every 3 years: Adults: Plan pays 80% up to \$1,000 benefit limit, you pay 20% coinsurance for the first \$1,000 and the full cost after Children: Plan pays 100%
<b>Durable Medical Equipment</b>	Plan pays 80%, you pay 20% coinsurance up to \$500 OOPL per person
<b>Physical/Speech/Occupational Therapy</b>	Plan pays 100% for a combined 50 visits per year (amongst all therapies); plan may approve an additional 50 visits per therapy type per year
<b>Skilled Nursing Facility (non-custodial care)</b>	Plan pays 100% for 120 days per benefit period




For a comprehensive comparison of plan benefits  
and detailed coverage information for each health plan, visit  
**It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017)**

IYC Local Access Health Plan In-Network	IYC Local Access Health Plan Out-of-Network
\$100 individual / \$200 family When an individual within a family plan meets the \$100 deductible, coinsurance will apply to covered medical services Medical deductible does not apply to prescription drugs	\$500 individual / \$1,000 family When an individual within a family plan meets the \$500 deductible, coinsurance will apply to covered medical services Medical deductible does not apply to prescription drugs
None	After deductible: Plan pays 80%, you pay 20% coinsurance for medical services
\$6,850 individual / \$13,700 family for federally required essential health benefits	Coinsurance applies to OOPL of \$2,000 individual / \$4,000 family (includes deductible)
Plan pays 100%, not subject to deductible For details visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a>	After deductible: Plan pays 80%, you pay 20% coinsurance up to OOPL
After deductible: Plan pays 100%	After deductible: Plan pays 80%, you pay 20% coinsurance up to OOPL
You pay \$75 copayment, the deductible applies to services after the copayment	You pay \$75 copayment, the in-network deductible applies to services after the copayment
Routine exam: Plan pays 100% for children only Illness or injury: After deductible plan pays 100% for adults or children	Routine exam: No benefit Illness or injury: After deductible plan pays 80% for adults or children; you pay 20% coinsurance up to OOPL
After deductible: Plan pays 100% only when exam is for illness or disease	After deductible: Plan pays 80% only when exam is for illness or disease, you pay 20% coinsurance up to OOPL
Every 3 years: Adults: No benefit Children: After deductible, plan pays 100%	Every 3 years: Adults: No benefit Children: After deductible plan pays 80%, you pay 20% coinsurance up to OOPL
After deductible: Plan pays 100%	After deductible: Plan pays 80%, you pay 20% coinsurance up to OOPL
After deductible: Plan pays 100% for a combined 50 visits per year (amongst all therapies); plan may approve an additional 50 visits per therapy type per year	After deductible: Plan pays 80%, you pay 20% coinsurance up to OOPL for a combined 50 visits per year (amongst all therapies); plan may approve an additional 50 visits per therapy type per year
After deductible: Plan pays 100% for 120 days per benefit period	After deductible: Plan pays 80%, you pay 20% coinsurance for 120 days per benefit period up to OOPL

OOPL = out-of-pocket limit

# HOW MUCH ARE MY PRESCRIPTION DRUGS?

The 2017 Pharmacy Benefit Plan Comparison table below shows what amount or percentage you would pay for prescription drugs under each plan. For example, with the It's Your Choice Local Traditional Plan the out-of-pocket limit (OOP), or maximum, you would pay for Levels 1 and 2 drugs is \$600 for an individual and \$1,200 for family coverage. All covered prescription drugs fall into one of four cost-sharing levels, including Level 1 for most generic drugs and Levels 2, 3 and 4 for most brand-name drugs. Navitus is the plan administrator.

	<b>IYC Local Traditional (also IYC Medicare, Med. Advantage, Med. Plus)</b>	<b>IYC Local Access Health Plan In-Network</b>	<b>IYC Local Access Health Plan Out-of-Network</b>
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## Deductible

An annual fixed dollar amount a member pays before the plan pays.

None	None	None
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## Copayment/Coinsurance

A dollar amount or percentage a member pays for each covered service.

<b>Level 1</b>	\$5	\$5	\$5
<b>Level 2</b>	20% (\$50 max)	20% (\$50 max)	20% (\$50 max)
<b>Level 3</b>	40% (\$150 max) <sup>1</sup>	40% (\$150 max) <sup>1</sup>	40% (\$150 max) <sup>1</sup>
<b>Level 4 Preferred</b>	\$50 <sup>2</sup> or 40% (\$200 max)	\$50 <sup>2</sup> or 40% (\$200 max)	\$50 <sup>2</sup> or 40% (\$200 max)
<b>Level 4 Non-preferred<sup>3</sup></b>	40% (\$200 max)	40% (\$200 max)	40% (\$200 max)

## Out-of-Pocket Limits<sup>4</sup>

The maximum amount of copayments, coinsurance or deductible that a member pays.

<b>Levels 1 &amp; 2</b>	\$600 individual / \$1,200 family	\$1,000 individual / \$2,000 family	\$1,000 individual / \$2,000 family
<b>Level 3</b>	\$6,850 individual / \$13,700 <sup>1,5</sup> family	\$6,850 individual / \$13,700 <sup>1,5</sup> family	None
<b>Level 4<sup>3</sup></b>	\$1,200 individual / \$2,400 family	\$1,200 individual / \$2,400 family	\$1,200 individual / \$2,400 family

<sup>1</sup> Level 3 coinsurance does not apply toward the group health insurance program's OOP, only the federal maximum out-of-pocket (MOOP).

<sup>2</sup> Reduced \$50 copayment applies only when **Preferred Specialty Drugs** are obtained from a **Preferred Specialty Pharmacy**. All other Level 4 drugs require coinsurance of 40% (\$200 max).

<sup>3</sup> Level 4 coinsurance for **Non-preferred Specialty Drugs** does not apply to the group health insurance program's Level 4 OOP, only the federal MOOP.

<sup>4</sup> Family OOPs embedded. An individual within a family can reach an individual OOP before the family OOP is met and not have to pay any copayment/coinsurance.

<sup>5</sup> Federal Maximum out-of-pocket Limit or MOOP.

# OPTIONS TO SUPPLEMENT YOUR COVERAGE

Below are the optional plan benefits you may be able to choose from. Not every employer offers every optional plan. Ask your benefits office about available options. Visit It's Your Choice 2017 at [etf.wi.gov/IYC2017](http://etf.wi.gov/IYC2017) for more information.



## WPE Life Insurance

Life insurance coverage up to five times your annual earnings, plus optional spouse and dependent coverage. Offered by Securian Financial Group, Inc.



## Wisconsin Deferred Compensation Program

A supplemental retirement savings and investment program.



## Dental

Administered by Delta Dental of Wisconsin.  
Your employer may choose to offer the plan for 2017.

### Enrollment & Premiums

Contact your benefits office to see if your employer is offering the Uniform Dental Benefit, and for employee monthly premium contribution rates. Employee premium contribution amounts are determined by your employer and will be included in your health insurance premium.

### Medical Coverage Required

Uniform Dental Benefits are **only** available if you enroll in medical coverage under the WPE Group Health Insurance Program. If you elect family medical coverage with dental, you will be enrolled in the family dental coverage. Similarly, if you elect single medical coverage with dental, you will be enrolled in the single dental coverage.

### Search Dental Providers

You must visit a provider in the Delta Dental PPO or Delta Dental Premier networks to receive coverage. See [www.deltadentalwi.com/provider-search/](http://www.deltadentalwi.com/provider-search/) for the Provider Directory. There is no benefit for out-of-network providers.

### View Your Benefits

There are no changes to the benefits for 2017. Visit Delta's website at [www.deltadentalwi.com/state-of-wi](http://www.deltadentalwi.com/state-of-wi) for more information. Be sure to login or create an account to print ID cards, view your benefits and claims, and ask questions. Visit [www.deltadentalwi.com/create-account](http://www.deltadentalwi.com/create-account) to create your account.

*Questions for Delta?* Visit [www.deltadentalwi.com/state-of-wi](http://www.deltadentalwi.com/state-of-wi) or call Delta Dental at 1-844-337-8383.

# EMPLOYEE AND NON-MEDICARE RETIREE RATES

The employee and non-Medicare Retiree<sup>1</sup> health plan rates on this page and Medicare Retiree Rates on the next page reflect total monthly premium rates for each health plan. See footnotes on Pages 11 and 12 for more information.

Health Plan Name	Medical with Dental		Medical without Dental	
	Single	Family	Single	Family
Anthem Blue Preferred Northeast	762.44	1,881.88	734.60	1,812.26
Arise Health Plan	1,127.74	2,795.18	1,099.90	2,725.56
Dean Health Insurance	797.14	1,968.68	769.30	1,899.06
Dean Health Insurance - Prevea 360	771.94	1,905.68	744.10	1,836.06
GHC of Eau Claire	967.64	2,394.88	939.80	2,325.26
GHC of South Central Wisconsin	704.54	1,737.18	676.70	1,667.56
Gundersen Health Plan	704.44	1,736.88	676.60	1,667.26
Health Tradition Health Plan	715.54	1,764.68	687.70	1,695.06
HealthPartners Health Plan	903.24	2,233.88	875.40	2,164.26
Humana - Eastern	1,147.34	2,844.18	1,119.50	2,774.56
Humana - Western	1,319.54	3,274.68	1,291.70	3,205.06
IYC Access Health Plan - Balance of State <sup>5</sup> and IYC Medicare Plus <sup>4</sup>	1,311.20	3,270.62	1,283.36	3,201.00
IYC Access Health Plan - Dane <sup>6</sup> and IYC Medicare Plus <sup>4</sup>	1,214.22	3,028.20	1,186.38	2,958.58
IYC Access Health Plan - Milwaukee <sup>7</sup> and IYC Medicare Plus <sup>4</sup>	1,420.26	3,543.22	1,392.42	3,473.60
IYC Access Health Plan - Waukesha <sup>8</sup> and IYC Medicare Plus <sup>4</sup>	1,311.20	3,270.62	1,283.36	3,201.00
Medical Associates Health Plans	657.04	1,618.38	629.20	1,548.76
MercyCare Health Plans	743.04	1,833.38	715.20	1,763.76
Network Health Northeast	794.94	1,963.18	767.10	1,893.56
Network Health Southeast	806.84	1,992.88	779.00	1,923.26
Physicians Plus	768.84	1,897.88	741.00	1,828.26
Security Health Plan - Central	1,129.54	2,799.68	1,101.70	2,730.06
Security Health Plan - Valley	1,129.54	2,799.68	1,101.70	2,730.06
State Maintenance Plan (SMP) WPE	866.62	2,158.30	838.78	2,088.68
Unitedhealthcare of Wisconsin	965.94	2,390.68	938.10	2,321.06
Unity Health Insurance - Community	707.24	1,743.88	679.40	1,674.26
Unity Health Insurance - UW Health	635.74	1,565.18	607.90	1,495.56
WEA Trust - East	888.34	2,196.68	860.50	2,127.06
WEA Trust - Northwest Chippewa Valley	1,124.54	2,787.18	1,096.70	2,717.56
WEA Trust - Northwest Mayo Clinic Health Sys.	1,124.54	2,787.18	1,096.70	2,717.56

NA = not applicable

<sup>1</sup> Members of new participating employers may have a surcharge added to their rates. Your employer will inform you. Contact your payroll office with questions.

<sup>2</sup> Medicare 1 = Family coverage with at least one insured family member enrolled in Medicare Parts A, B and D.

<sup>3</sup> Medicare 2 = Family coverage with all insured family members enrolled in Medicare Parts A, B and D.

<sup>4</sup> Members with IYC Access Health Plan or SMP coverage who become enrolled in Medicare Parts A and B will automatically be moved to the IYC Medicare Plus plan. All other non-Medicare family members remain covered under the IYC Access Health Plan or SMP.

# MEDICARE RETIREE RATES

Health Plan Name	Medical with Dental			Medical without Dental		
	Single	Medicare 1 <sup>2</sup>	Medicare 2 <sup>3</sup>	Single	Medicare 1 <sup>2</sup>	Medicare 2 <sup>3</sup>
Anthem Blue Preferred Northeast	595.08	1,341.36	1,187.94	567.24	1,285.68	1,118.32
Arise Health Plan	777.68	1,889.26	1,553.14	749.84	1,833.58	1,483.52
Dean Health Insurance	604.68	1,385.66	1,207.14	576.84	1,329.98	1,137.52
Dean Health Insurance - Prevea 360	592.38	1,348.16	1,182.54	564.54	1,292.48	1,112.92
GHC of Eau Claire	599.58	1,551.06	1,196.94	571.74	1,495.38	1,127.32
GHC of South Central Wisconsin	566.08	1,254.46	1,129.94	538.24	1,198.78	1,060.32
Gundersen Health Plan	537.28	1,225.56	1,072.34	509.44	1,169.88	1,002.72
Health Tradition Health Plan	555.58	1,254.96	1,108.94	527.74	1,199.28	1,039.32
HealthPartners Health Plan	645.58	1,532.66	1,288.94	617.74	1,476.98	1,219.32
Humana - Eastern	472.68	1,603.86	943.14	444.84	1,548.18	873.52
Humana - Western	472.68	1,776.06	943.14	444.84	1,720.38	873.52
IYC Access Health Plan - Balance of State <sup>5</sup> and IYC Medicare Plus <sup>4</sup>	444.94	1,756.14	898.64	417.10	1,700.46	829.02
IYC Access Health Plan - Dane <sup>6</sup> and IYC Medicare Plus <sup>4</sup>	444.94	1,659.16	898.64	417.10	1,603.48	829.02
IYC Access Health Plan - Milwaukee <sup>7</sup> and IYC Medicare Plus <sup>4</sup>	444.94	1,865.20	898.64	417.10	1,809.52	829.02
IYC Access Health Plan - Waukesha <sup>8</sup> and IYC Medicare Plus <sup>4</sup>	444.94	1,756.14	898.64	417.10	1,700.46	829.02
Medical Associates Health Plans	472.88	1,113.76	943.54	445.04	1,058.08	873.92
MercyCare Health Plans	540.98	1,267.86	1,079.74	513.14	1,212.18	1,010.12
Network Health Northeast	611.28	1,390.06	1,220.34	583.44	1,334.38	1,150.72
Network Health Southeast	617.28	1,407.96	1,232.34	589.44	1,352.28	1,162.72
Physicians Plus	598.28	1,350.96	1,194.34	570.44	1,295.28	1,124.72
Security Health Plan - Central	643.78	1,757.16	1,285.34	615.94	1,701.48	1,215.72
Security Health Plan - Valley	643.78	1,757.16	1,285.34	615.94	1,701.48	1,215.72
State Maintenance Plan (SMP) WPE	444.94	1,311.56	898.64	417.10	1,255.88	829.02
Unitedhealthcare of Wisconsin	682.08	1,631.86	1,361.94	654.24	1,576.18	1,292.32
Unity Health Insurance - Community	517.38	1,208.46	1,032.54	489.54	1,152.78	962.92
Unity Health Insurance - UW Health	488.08	1,107.66	973.94	460.24	1,051.98	904.32
WEA Trust - East	547.38	1,419.56	1,092.54	519.54	1,363.88	1,022.92
WEA Trust - Northwest Chippewa Valley	629.98	1,738.36	1,257.74	602.14	1,682.68	1,188.12
WEA Trust - Northwest Mayo Clinic Health Sys.	629.98	1,738.36	1,257.74	602.14	1,682.68	1,188.12

IYC Access Health Plan rates are determined by the employer county or the retiree county of residence. Counties are divided into the following rate categories:

<sup>5</sup> **Balance of State:** All other Wisconsin counties not listed below. (Code A4)

<sup>6</sup> **Dane:** Dane, Grant, Jefferson, La Crosse, Polk and St. Croix. (A1)

<sup>7</sup> **Milwaukee:** Milwaukee County. Also applies to retirees and continuants living out of state. (A2)

<sup>8</sup> **Waukesha:** Kenosha, Ozaukee, Racine, Washington and Waukesha. (A3)

# 2017 MEDICAL BENEFITS AT A GLANCE

## With Medicare

This comparison chart is not intended to be a complete description of coverage. The Certificate of Coverage found at [eff.wi.gov/IYC2017](http://eff.wi.gov/IYC2017) includes a detailed benefit description. Only medically necessary services and equipment are paid by your health plan. Custodial care is excluded.

Your out-of-pocket costs are indicated in the “You pay” line.

Most Medicare members are in IYC Medicare

	IYC Medicare & IYC Medicare Advantage	IYC Medicare Plus <sup>2</sup>
<b>Annual Medical Deductible<sup>1</sup></b>	<p><b>Medicare pays:</b> Allowable services after Part A (\$1,288) and Part B (\$166) deductibles</p> <p><b>Plan pays:</b> Part A inpatient hospital deductible of \$1,288 and Part B deductible of \$166</p> <p><b>You pay:</b> \$0</p>	<p><b>Medicare pays:</b> Allowable services after Part A (\$1,288) and Part B (\$166) deductibles</p> <p><b>Plan pays:</b> Part A inpatient hospital deductible of \$1,288 and Part B deductible of \$166</p> <p><b>You pay:</b> \$0</p>
<b>Annual Medical Coinsurance<sup>1</sup></b>	<p><b>Medicare pays:</b> For Part A, varying coinsurance as listed below for hospital inpatient and skilled nursing facility care. After Part B deductible, 80%</p> <p><b>Plan pays:</b> Part B deductible and 20% coinsurance</p> <p><b>You pay:</b> \$0</p>	<p><b>Medicare pays:</b> For Part A, varying coinsurance as listed below for hospital inpatient and skilled nursing facility care. After Part B deductible, 80%</p> <p><b>Plan pays:</b> Part B deductible and 20% coinsurance</p> <p><b>You pay:</b> \$0</p>
<b>Annual Medical Out-of-Pocket Limit (OOPL)</b>	None	None
<b>Outpatient Illness/Injury Related Services</b>	<p><b>Medicare pays:</b> After Part B deductible, 80%</p> <p><b>Plan pays:</b> Part B deductible and 20% coinsurance</p> <p><b>You pay:</b> \$0</p>	<p><b>Medicare pays:</b> After Part B deductible, 80%</p> <p><b>Plan pays:</b> Part B deductible and 20% coinsurance</p> <p><b>You pay:</b> \$0</p>
<b>Emergency Room Copay</b>	<p><b>Medicare pays:</b> After Part B deductible, 80%</p> <p><b>Plan pays:</b> Part B deductible and 20% coinsurance</p> <p><b>You pay:</b> \$60 copayment (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer)</p>	<p><b>Medicare pays:</b> After Part B deductible, 80%</p> <p><b>Plan pays:</b> Part B deductible and 20% coinsurance</p> <p><b>You pay:</b> \$0</p>
<p><b>Hospital</b></p> <p>Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests and operating room.</p> <p>“Lifetime reserve” days are a one-time additional 60 days of hospital coverage paid by Medicare.</p>	<p><b>Medicare pays:</b> After Part A deductible; full cost for the first 60 days</p> <p>61st to 90th day, all but \$322 per day</p> <p>91st to 150th day, all but \$644 per day (if using “lifetime reserve”), if “lifetime reserve” days are exhausted, \$0</p> <p><b>Plan pays:</b> 100% as medically necessary, plan providers only. No day limit</p> <p><b>You pay:</b> \$0</p>	<p><b>Medicare pays:</b> After Part A deductible; full cost for the first 60 days</p> <p>61st to 90th day, all but \$322 per day</p> <p>91st to 150th day, all but \$644 per day (if using “lifetime reserve”), if “lifetime reserve” days are exhausted, \$0</p> <p><b>Plan pays:</b> Initial Part A deductible of \$1,288 for the first 60 days</p> <p>61st to 90th day, \$322 per day</p> <p>91st to 150th day, \$644 per day if under “lifetime reserve” period</p> <p><b>You pay:</b> \$0 for first 90 days of confinement, and up to 150 under “lifetime reserve.” Once “lifetime reserve” is exhausted, you pay the full cost after 90 days</p>

OOPL = out-of-pocket limit

<sup>1</sup>Medicare deductible and coinsurance amounts listed are from 2016. After Medicare releases the 2017 amounts in the late fall, ETF will update this chart online. Medicare deductible amounts are listed only to describe how your benefits work under the available plan designs. Your out-of-pocket costs are indicated in the “You pay” line.

<sup>2</sup>IYC Medicare Plus pays only for services that Medicare covers. You pay the full cost of any non-covered services.

	IYC Medicare & IYC Medicare Advantage	IYC Medicare Plus <sup>2</sup>
<b>Licensed Skilled Nursing Facility Medicare covered services in a Medicare approved facility</b>	<p><b>Medicare pays:</b> Requires a 3-day period of hospital stay, 100% for the first 20 days 21st to 100th days, all but \$161 per day Beyond 100 days, \$0</p> <p><b>Plan pays:</b> 100% as medically necessary, for the first 120 days per benefit period; plan providers only Beyond 120 days, \$0</p> <p><b>You pay:</b> \$0 for the first 120 days, full cost after 120 days</p>	<p><b>Requires a 3-day period of hospital stay</b></p> <p><b>Medicare pays:</b> 100% for the first 20 days 21st to 100th days, all but \$161 per day Beyond 100 days, \$0</p> <p><b>Plan pays:</b> 21st to 100th days, \$161 per day 101st to 120th days, all covered services up to a maximum of 120 days per benefit period Beyond 120 days, \$0</p> <p><b>You pay:</b> \$0 for the first 120 days, full cost after 120 days</p>
<b>Licensed Skilled Nursing Facility (Non-Medicare approved facility) If admitted within 24 hours following a hospital stay</b>	<p><b>Medicare pays:</b> \$0</p> <p><b>Plan pays:</b> 120 days per benefit period for skilled care in a facility licensed in a state</p> <p><b>You pay:</b> Full cost after 120 days</p>	<p><b>Medicare pays:</b> \$0</p> <p><b>Plan pays:</b> Maximum daily rate for up to 30 days per confinement; covers only the same type of expenses normally covered by Medicare in a Medicare-approved facility</p> <p><b>You pay:</b> \$0 for eligible expenses for the first 30 days, full cost after 30 days</p>
<b>Medical Supplies, Durable Medical Equipment and Durable Diabetic Equipment and Related Supplies</b>	<p>For Medicare-approved supplies: <b>Medicare Pays:</b> after Part B deductible, 80% <b>Plan pays:</b> If you have not met the Part B deductible, 80% If you have met the Part B deductible, but you have not met the \$500 OOP per participant, 0% If you have met the Part B deductible, and also the \$500 OOP per participant, 20% <b>You pay:</b> 20% up to \$500 OOP per participant, after OOP, \$0</p>	<p>For Medicare-approved supplies: <b>Medicare pays:</b> After Part B deductible, 80% <b>Plan pays:</b> Part B deductible and 20% coinsurance <b>You pay:</b> \$0</p>
	<p>For supplies NOT covered by Medicare: <b>Medicare pays:</b> None <b>Plan pays:</b> If you have not met the \$500 OOP per participant, 80% If you have met the \$500 OOP per participant, 100% <b>You pay:</b> 20% up to \$500 OOP per participant, after OOP, \$0</p>	<p>For supplies NOT covered by Medicare: <b>Medicare pays:</b> None <b>Plan pays:</b> None <b>You pay:</b> Full cost of supplies</p>
<b>Home Health Care</b> Under an approved plan of care, part-time services of an RN, LPN or home health aide; physical, respiratory, speech or occupational therapy; medical supplies, drugs, lab services and nutritional counseling.	<p><b>Medicare pays:</b> 100% of charges for visits considered medically necessary by Medicare, generally 5 visits per week for 2 to 3 weeks; or 4 or fewer visits per week as long as required</p> <p><b>Plan pays:</b> 100% for 50 visits per year, plan may approve an additional 50 visits IYC Medicare Advantage has no visit limits</p> <p><b>You pay:</b> Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p>	<p><b>Medicare pays:</b> 100% of charges for visits considered medically necessary by Medicare, generally 5 visits per week for 2 to 3 weeks; or 4 or fewer visits per week as long as required</p> <p><b>Plan pays:</b> 100% for up to 365 visits per year</p> <p><b>You pay:</b> Full costs of visits beyond 365 per year</p>
<b>Hearing Exam</b>	<p>For routine exams: <b>Medicare pays:</b> None <b>Plan pays:</b> 100% <b>You pay:</b> \$0</p>	<p>For routine exams: <b>Medicare pays:</b> None <b>Plan pays:</b> None <b>You pay:</b> Full cost of hearing exam</p>
	<p>For illness or disease: <b>Medicare pays:</b> After Part B deductible, 80% <b>Plan pays:</b> Deductible and 20% coinsurance <b>You pay:</b> \$0</p>	<p>For illness or disease: <b>Medicare pays:</b> After Part B deductible, 80% <b>Plan pays:</b> Deductible and 20% coinsurance <b>You pay:</b> \$0</p>
<b>Hearing Aid (per ear)</b>	<p><b>Medicare pays:</b> No coverage for adults</p> <p><b>Plan pays:</b> 80% for adults up to plan paid \$1,000 every three years (does not count toward OOP)</p> <p><b>You pay:</b> 20% coinsurance and 100% of costs exceeding plan payment of \$1,000</p>	<p><b>Medicare pays:</b> No coverage for adults</p> <p><b>Plan pays:</b> None</p> <p><b>You pay:</b> Full cost of hearing aid</p>

