KNOW YOUR BENEFIT ENROLLMENT OPPORTUNITIES

There are certain times throughout the year when you may enroll in health and supplemental insurance benefits, or change your coverage. Visit It’s Your Choice 2018 at etf.wi.gov/IYC2018 to learn more about choices available to you, view an eLearning and see instructions on how to enroll. You can also request a paper application from your payroll or benefits office.

OPEN ENROLLMENT: OCTOBER 2 - 27, 2017

This is your opportunity to change health plans, change from family to individual coverage, enroll if you had previously deferred coverage, cancel coverage for yourself or an adult dependent child and more.

Open enrollment is available to employees, retirees, currently insured COBRA continuants, surviving spouses and dependents. Changes become effective January 1, 2018.

Generally, if you are not changing coverage, you don’t need to do anything. Be aware available health plans are changing for 2018; review important changes. You must re-enroll in employee reimbursement accounts each year.

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 payroll or 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.

UW graduate assistants and Wisconsin Retirement System employees: If this is not your first eligible appointment, you may still be eligible for the initial 30-day enrollment period if you have a 30-day employment break between appointments.

LIFE CHANGE EVENT

Did you recently have a change in marital status, add a dependent, have an eligible move to a new county or have another life change event? You may be able 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 Change Event Guide on the Resources tab at etf.wi.gov/IYC2018 to see what your options are and how long you have to submit an application to enroll or make a change.

OPT-OUT INCENTIVE: ANNUAL ACTION NEEDED

If you are declining health insurance and electing to receive the $2,000 opt-out incentive payment in 2018, you must complete a paper Health Insurance Application/Change (ET-2301) form and submit to your payroll or benefits office during open enrollment, or check with your employer to see if you can opt out electronically. You may be required to provide proof of other minimum health care coverage for yourself and your dependents.

Note: This is an annual requirement. Visit etf.wi.gov/IYC2018 for eligibility information.
TAKE ACTION CHECKLIST

STEP 1  Choose a Plan Design

Pages 3 - 4 highlight the available plan design options and compare key factors such as monthly payments, coverage levels and out-of-network benefits availability.

Consider your annual medical expenses or any upcoming medical procedures you may need as you make your selection.

If you choose a High Deductible Health Plan (HDHP), you must enroll in the Health Savings Account (HSA) every year, even if you don’t make any contributions yourself. See page 14.

STEP 2  Choose a Health Plan

Pages 5 - 9 provide a map with available health plans and highlight health plan performance ratings.

Things to Consider:

• Uniform Benefits means that all health plans provide the same in-network benefits.
• Out-of-Network services are generally not covered by most plans. Check the provider directories on the Map tab at etf.wi.gov/IYC2018 to ensure your plan covers providers where you live or choose to receive services.
• Quality matters. Visit etf.wi.gov/IYC2018 to see health plan report cards for performance and quality ratings.

STEP 3  Consider Supplemental Benefits

Things to Consider:

• Do you want basic dental coverage (Uniform Dental Benefit)? Do you need supplemental dental coverage? See pages 11 - 12.
• Do you want to set aside money, pre-tax, to pay for health care, dependent care or parking/transit expenses? See page 14.
• Do you need vision or long-term care coverage? See page 13.

STEP 4  Take Action

Visit the Enrollment tab at etf.wi.gov/IYC2018 for instructions on how to enroll or make changes. Contact ETF or your payroll/benefits office if you have questions.

STEP 5  Stay Informed

Sign up for What’s New and IYC E-Alerts: Health & Wellness along with any other topics of interest. Visit etf.wi.gov and look for the red envelope for ETF E-mail Updates.
### CHOOSE A PLAN DESIGN

No matter which plan design option or health plan you choose, **the in-network coverage is the same (Uniform Benefits)**. The main differences are deductibles, copays and premiums. Choose a plan design option that fits best with your situation.

Visit [etf.wi.gov/IYC2018](https://etf.wi.gov/IYC2018) for all plans, premiums with dental and full premium rates.

<table>
<thead>
<tr>
<th>Monthly Payment (Premium)</th>
<th>It's Your Choice Health Plan</th>
<th>It's Your Choice Access Plan</th>
<th>It's Your Choice High Deductible Health Plan (HDHP)</th>
<th>It's Your Choice Access High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Family</td>
<td>$85 / $211</td>
<td>$263 / $656</td>
<td>$30 / $74</td>
<td>$208 / $519</td>
</tr>
<tr>
<td>UW Grad Assistant Individual / Family</td>
<td>$42.50 / $105.50</td>
<td>$131.50 / $328</td>
<td>Not eligible</td>
<td>Not eligible</td>
</tr>
<tr>
<td>Premiums do not include Uniform Dental; see page 11 for details</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost-Per-Visit</td>
<td>$$$</td>
<td>$$$</td>
<td>$$$$$</td>
<td>$$$$$</td>
</tr>
<tr>
<td>See breakdown of your costs on next page</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Plan Selection</td>
<td>See pages 5 - 8 for available health plans</td>
<td>Administered by WEA Trust</td>
<td>See pages 5 - 8 for available health plans</td>
<td>Administered by WEA Trust</td>
</tr>
<tr>
<td>Statewide / Nationwide Access</td>
<td>Local, county-based coverage area See pages 5 - 8</td>
<td>✓</td>
<td>Local, county-based coverage area See pages 5 - 8</td>
<td>✓</td>
</tr>
<tr>
<td>All plans include nationwide pharmacy coverage; visit <a href="http://www.navitus.com">www.navitus.com</a> for in-network pharmacies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Network Benefits</td>
<td>Emergency and urgent care only</td>
<td>✓</td>
<td>Emergency and urgent care only</td>
<td>✓</td>
</tr>
<tr>
<td>Health Savings Account (HSA) Required</td>
<td>Not allowed with this plan design</td>
<td>Not allowed with this plan design</td>
<td>✓ Employer may contribute $</td>
<td>✓ Employer may contribute $</td>
</tr>
</tbody>
</table>

Employees appointed fewer than 1,040 hours (50% of full time) pay 50% of the total monthly premium; visit [etf.wi.gov/IYC2018](https://etf.wi.gov/IYC2018) for full premium amounts. If you are a continuant, visit [etf.wi.gov/IYC2018](https://etf.wi.gov/IYC2018) for rates specific to you.

UW System, UW Hospital and Clinics or other quasi-governmental authorities: Direct premium contribution amount questions to your benefits/payroll/personnel office.
### Breakdown of Your Costs by Plan Design

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

#### Annual Medical Deductible

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Family</td>
<td>$250 / $500</td>
<td>$1,500 / $3,000</td>
<td>Must be met before coverage begins</td>
</tr>
<tr>
<td>Counts toward out-of-pocket limit (OOPL)</td>
<td>Medical deductible does not apply to office visit copays, preventive services or prescription drugs</td>
<td>Families: Must meet full family deductible</td>
<td></td>
</tr>
</tbody>
</table>

#### Primary Care Office Visit

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Family</td>
<td>$15 copay per visit up to OOPL</td>
<td>You pay 100% until deductible met</td>
<td></td>
</tr>
<tr>
<td>Additional services such as lab work, X-rays, etc., count toward the deductible and coinsurance</td>
<td>Does not count toward deductible</td>
<td>After deductible: $15 copay per visit up to OOPL</td>
<td></td>
</tr>
</tbody>
</table>

#### Specialty Office Visit

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Family</td>
<td>$25 copay per visit up to OOPL</td>
<td>You pay 100% until deductible met</td>
<td></td>
</tr>
<tr>
<td>Additional services such as lab work, X-rays, etc., count toward the deductible and coinsurance</td>
<td>Does not count toward deductible</td>
<td>After deductible: $25 copay per visit up to OOPL</td>
<td></td>
</tr>
</tbody>
</table>

#### Annual Medical Coinsurance

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applies to medical services except for office visit or emergency room copayments and preventive services</td>
<td>After deductible you pay 10% until OOPL is met</td>
<td>After deductible you pay 10% until OOPL is met</td>
<td></td>
</tr>
</tbody>
</table>

#### Preventive Services

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays 100%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Emergency Room

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer</td>
<td>$75 copay per visit</td>
<td>You pay 100% until deductible met</td>
<td></td>
</tr>
<tr>
<td>Deductible and coinsurance applies to services beyond the copay up to OOPL</td>
<td></td>
<td>After deductible: $75 copay per visit, coinsurance applies to services beyond the copay up to OOPL</td>
<td></td>
</tr>
</tbody>
</table>

#### Annual Medical Out-of-Pocket Limit (OOPL)

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual / Family</td>
<td>$1,250 / $2,500</td>
<td>$2,500 / $5,000</td>
<td></td>
</tr>
<tr>
<td>Families: Must meet full family OOPL before your plan pays 100%</td>
<td></td>
<td>Included in medical deductible</td>
<td></td>
</tr>
</tbody>
</table>

#### Prescription Deductible

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td>Included in medical deductible</td>
<td></td>
</tr>
</tbody>
</table>

#### Prescription Copay

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1 / 2 / 3</td>
<td>$5 / 20% ($50 max) / 40% ($150 max)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 4 Specialty Preventive</td>
<td>$50 copay (Must fill at Lumicera or UW specialty pharmacies)</td>
<td>Plan pays 100%, regardless of deductible</td>
<td></td>
</tr>
</tbody>
</table>

#### Prescription Out-of-Pocket Limit

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Levels 1 &amp; 2 - Individual / Family</td>
<td>$600 / $1,200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 3 - Individual / Family</td>
<td>$6,850 / $13,700</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 4 - Individual / Family</td>
<td>$1,200 / $2,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Included in medical OOPL</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

Plan features out-of-network benefits. Learn more at etf.wi.gov/IYC2018

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It’s Your Choice 2018

State of Wisconsin Group Health Insurance for Employees (ET-2107)
**STEP 2 CHOOSE A HEALTH PLAN**

The IYC Access Plan & IYC Access HDHP plans are administered by WEA Trust and are available in all counties. These plans also offer nationwide provider access.

*limited provider availability

**Ashland**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

**Bayfield**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

**Florence**
- HealthPartners Health Plan*
- Security Health Plan - Central*
- State Maintenance Plan (SMP) by WEA Trust

**Forest**
- HealthPartners Health Plan*
- Security Health Plan - Central

**Iron**
- GHC of Eau Claire*
- HealthPartners Health Plan*
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley*

**Langlade**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

**Lincoln**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - East

**Marathon**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

**Oneida**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - East

**Portage**
- HealthPartners Health Plan
- Network Health
- Security Health Plan - Central
- WEA Trust - East

**Price**
- GHC of Eau Claire*
- HealthPartners Health Plan*
- Security Health Plan - Central

**Sawyer**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

**Taylor**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central

**Vilas**
- GHC of Eau Claire
- HealthPartners Health Plan*
- Security Health Plan - Central

**Wood**
- HealthPartners Health Plan*
- Quartz - Community*
- Security Health Plan - Central
- WEA Trust - East

*limited provider availability

---

Use the interactive map at [etf.wi.gov/IYC2018](http://etf.wi.gov/IYC2018) to find major providers and provider directories for health plans in your county.
<table>
<thead>
<tr>
<th>County</th>
<th>insurers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adams</td>
<td>Dean Health Insurance, Quartz - Community, Security Health Plan - Central, WEA Trust - East</td>
</tr>
<tr>
<td>Columbia</td>
<td>Dean Health Insurance, GHC of South Central Wisconsin, Quartz - Community, WEA Trust - East</td>
</tr>
<tr>
<td>Crawford</td>
<td>Dean Health Insurance*, HealthPartners Health Plan, Medical Associates Health Plans, WEA Trust - Northwest Mayo Clinic Health System</td>
</tr>
<tr>
<td>Dane</td>
<td>Dean Health Insurance, GHC of South Central Wisconsin, Quartz - UW Health</td>
</tr>
<tr>
<td>Dodge</td>
<td>Dean Health Insurance, Network Health, Quartz - Community, WEA Trust - East</td>
</tr>
<tr>
<td>Grant</td>
<td>Dean Health Insurance, HealthPartners Health Plan, Medical Associates Health Plans, Quartz - Community</td>
</tr>
<tr>
<td>Green</td>
<td>Dean Health Insurance, MercyCare Health Plans*, Quartz - Community</td>
</tr>
<tr>
<td>Iowa</td>
<td>Dean Health Insurance, Medical Associates Health Plans, Quartz - Community</td>
</tr>
<tr>
<td>Jefferson</td>
<td>Dean Health Insurance, Quartz - Community, WEA Trust - East</td>
</tr>
<tr>
<td>Juneau</td>
<td>Dean Health Insurance, HealthPartners Health Plan, Quartz - Community, Security Health Plan - Central, WEA Trust - East</td>
</tr>
<tr>
<td>Lafayette</td>
<td>Dean Health Insurance, Medical Associates Health Plans, Quartz - Community</td>
</tr>
<tr>
<td>Richland</td>
<td>Dean Health Insurance, HealthPartners Health Plan, Quartz - Community</td>
</tr>
<tr>
<td>Rock</td>
<td>Dean Health Insurance, MercyCare Health Plans, Quartz - Community, WEA Trust - East</td>
</tr>
<tr>
<td>Sauk</td>
<td>Dean Health Insurance, GHC of South Central Wisconsin, Quartz - Community</td>
</tr>
<tr>
<td>Vernon</td>
<td>Dean Health Insurance*, HealthPartners Health Plan, Quartz - Community, WEA Trust - Northwest Mayo Clinic Health System</td>
</tr>
<tr>
<td>Walworth</td>
<td>Dean Health Insurance, MercyCare Health Plans, Quartz - Community, WEA Trust - East</td>
</tr>
</tbody>
</table>

*limited provider availability
### CHOOSE A HEALTH PLAN, CONTINUED

#### Stakeholders by County
- **Clark**: GHC of Eau Claire, HealthPartners Health Plan, Quartz - Community*, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley, WEA Trust - Northwest Mayo Clinic Health System
- **Pepin**: HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley, WEA Trust - Northwest Mayo Clinic Health System*
- **Douglas**: GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley
- **Pierce**: HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Mayo Clinic Health System*
- **Dunn**: HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley, WEA Trust - Northwest Mayo Clinic Health System
- **Polk**: HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley
- **La Crosse**: HealthPartners Health Plan, Quartz - Community, Security Health Plan - Central, WEA Trust - Northwest Mayo Clinic Health System
- **Monroe**: HealthPartners Health Plan, Quartz - Community, Security Health Plan - Central, WEA Trust - Northwest Mayo Clinic Health System
- **Trempealeau**: HealthPartners Health Plan, Quartz - Community, Security Health Plan - Central, WEA Trust - Northwest Mayo Clinic Health System
- **Washburn**: GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley

*limited provider availability
### Brown
- Dean Health Insurance - Prevea360
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

### Calumet
- Network Health
- WEA Trust - East

### Door
- Dean Health Insurance - Prevea360
- HealthPartners Health Plan*
- Network Health
- WEA Trust - East

### Fond du Lac
- Dean Health Insurance
- Network Health
- Quartz - Community
- WEA Trust - East

### Green Lake
- Dean Health Insurance
- Network Health
- Security Health Plan - Valley*
- WEA Trust - East

### Kenosha
- Network Health
- WEA Trust - East

### Kewaunee
- Dean Health Insurance - Prevea360
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

### Manitowoc
- Dean Health Insurance - Prevea360
- Network Health
- WEA Trust - East

### Marinette
- Dean Health Insurance - Prevea360*
- Network Health
- Security Health Plan - Valley*
- WEA Trust - East

### Marquette
- Dean Health Insurance
- Network Health*
- Quartz - Community
- Security Health Plan - Valley*
- WEA Trust - East

### Menominee
- Dean Health Insurance - Prevea360
- Network Health
- WEA Trust - East

### Milwaukee
- Network Health
- WEA Trust - East

### Oconto
- Dean Health Insurance - Prevea360
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

### Outagamie
- Dean Health Insurance - Prevea360*
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

### Ozaukee
- Network Health
- WEA Trust - East

### Racine
- Network Health
- WEA Trust - East

### Shawano
- Dean Health Insurance - Prevea360*
- Network Health*
- Security Health Plan - Central*
- Security Health Plan - Valley*
- WEA Trust - East

### Sheboygan
- Dean Health Insurance - Prevea360
- Network Health
- WEA Trust - East

### Washington
- Network Health
- WEA Trust - East

### Waukesha
- Dean Health Insurance
- Network Health
- Quartz - Community
- WEA Trust - East

### Waupaca
- Network Health*
- Security Health Plan - Central
- Security Health Plan - Valley
- WEA Trust - East

### Waushara
- Network Health*
- Security Health Plan - Central
- Security Health Plan - Valley
- WEA Trust - East

### Winnebago
- Network Health
- Security Health Plan - Valley
- WEA Trust - East

*limited provider availability
Plan Ratings

The overall performance ratings chart below is based on several quality measures. Visit the Map tab at etf.wi.gov/IYC2018 and click on the quality rating of the plans you are interested in for more information.

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Quality Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access Plan by WEA Trust</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Dean Health Insurance</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Dean Health Insurance - Prevea360</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>GHC of Eau Claire</td>
<td>★★★☆☆☆☆☆☆☆☆</td>
</tr>
<tr>
<td>GHC of South Central Wisconsin</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>HealthPartners Health Plan</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Medical Associates Health Plans</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>MercyCare Health Plans</td>
<td>★☆☆☆☆☆☆☆☆☆☆</td>
</tr>
<tr>
<td>Network Health</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Quartz - Community*</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Quartz - UW Health*</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Security Health Plan - Central</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>Security Health Plan - Valley</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>State Maintenance Plan by WEA Trust</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>WEA Trust - East</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>WEA Trust - Northwest Chippewa Valley</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
<tr>
<td>WEA Trust - Northwest Mayo Clinic Health System</td>
<td>★★★★★☆☆☆☆☆</td>
</tr>
</tbody>
</table>

For health plans available in your county and more details, see the Map tab at etf.wi.gov/IYC2018

* Rating for Quartz (all plans) is a weighted average of data provided by Gundersen, Physicians Plus and Unity.
MEDICAL BENEFITS (ACTION REQUIRED)
All participants must select a primary care provider. If you don’t have one, contact your health plan for help.

No Domestic Partner Coverage
Due to a state budget proposal, it’s likely that domestic partners will not be covered in 2018. For updates on this legislation and other important information, visit etf.wi.gov to sign up for ETF E-mail Updates.

IYC Access Plan & IYC Access HDHP
Benefits are changing for 2018. See page 4 and the eLearning at etf.wi.gov/IYC2018 for details.

State Maintenance Plan (SMP) Changes
SMP is no longer available in Bayfield, Buffalo, Forest, Iron, Marquette, Menominee and Pepin counties. In 2018, SMP will only be available in Florence County, and Minnesota providers will not be offered. All SMP participants, even if staying with SMP, must select a health plan during open enrollment or you will not have coverage in 2018.

SMP now offers some out-of-network benefits; see plan details from the Map page at etf.wi.gov/IYC2018 for details.

PHARMACY BENEFITS
In-Network Pharmacy Changes
CVS (including Target pharmacies) and certain out-of-state pharmacies are no longer in-network. Find a complete list online.

No Longer Covered: Certain Over the Counter Medications for non-Medicare Participants
This includes medications such as steroid nasal sprays like Flonase®. You can use your Health Care Flexible Spending account to pay for them, with a prescription.

New Mandatory Specialty Pharmacies for non-Medicare Participants
Level 4 prescriptions must be filled at Lumicera or the UW Specialty Pharmacy. Medicare Rx members should visit medicarerx.navitus.com or call Navitus at 1-866-270-3877 for details.

New Mail Order Pharmacy: Serve You
Serve You is replacing WellDynRx. Navitus will mail information to current participants. Call Navitus at 1-866-333-2757 with questions.

New Discount Drug List
Prescriptions that are not covered by your pharmacy benefit may be available at a discounted rate. This may include drugs for infertility, weight loss, cosmetic or other lifestyle needs as prescribed by your doctor. Call Navitus at 1-866-270-3877 for details. You can use your Health Care Flexible Spending account to pay for them, with a prescription.

SUPPLEMENTAL BENEFITS
VSP / EPIC Benefits+ / EPIC Dental Wisconsin
Premiums and benefits are changing for 2018, see page 12 for more information.

WELL WISCONSIN PROGRAM
The $150 Well Wisconsin incentive will continue to be available to you and your enrolled spouse. To earn the $150, you will need to complete the current incentive requirements, plus a third step of an easy health engagement activity through StayWell.

The premium reduction will not occur for 2019, as previously communicated. All participants will continue to receive the $150 gift card upon completion of the program steps in 2018.

Well Wisconsin Program
Who’s Your Reason?
The Well Wisconsin Program, administered by StayWell®, supports you on your personal health journey and rewards you with a $150 incentive. The deadline to earn the 2017 incentive is October 20. Watch for more information on the Million Steps Challenge in 2018.

Learn more about incentive eligibility and the free and confidential resources and services available to you through StayWell today.

wellwisconsin.staywell.com | 1-800-821-6591

StayWell® is a registered trademark of StayWell® Company, LLC. All health and wellness incentives paid to ETF members by 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.
### Dental Benefit Options

The information on these two pages will help you compare dental benefit options. The comparison tables list only the most commonly used benefits. Visit [etf.wi.gov/YC2018](http://etf.wi.gov/YC2018) for complete information, including limitations and benefit exclusions.

#### Uniform Dental

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Payment</strong></td>
<td>$3 Individual / $8 Family &lt;br&gt;This amount is added to your health insurance premium</td>
</tr>
<tr>
<td><strong>In-Network Providers</strong></td>
<td>Delta Dental PPO or Premier providers &lt;br&gt;No out-of-network coverage</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Annual Benefit Max</strong></td>
<td>$1,000 / person</td>
</tr>
<tr>
<td><strong>Diagnostic &amp; Preventive Services</strong></td>
<td>Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, fillings &lt;br&gt;100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>Local anesthesia, emergency pain relief &lt;br&gt;80%</td>
</tr>
<tr>
<td><strong>Major / Restorative Services</strong></td>
<td>Crowns, bridges, dentures, root canal therapy (endodontics) &lt;br&gt;Not covered</td>
</tr>
<tr>
<td><strong>Waiting Period</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Orthodontics (Under Age 19)</strong></td>
<td>Coverage &lt;br&gt;Life Time Maximum: $1,500 &lt;br&gt;Waiting Period: None &lt;br&gt;50%</td>
</tr>
<tr>
<td><strong>Contact</strong></td>
<td>1-844-337-8383 &lt;br&gt;deltadentalwi.com/state-of-wi</td>
</tr>
</tbody>
</table>

#### Health Insurance Required ✔

Uniform Dental is only available if you enroll in health insurance under the State of Wisconsin Group Health Insurance Program.

Your dental coverage will mirror your health insurance; if you elect family health insurance with dental, you will be enrolled in family dental coverage. If you elect individual health insurance with dental coverage, you will be enrolled in individual dental coverage.

#### Go to the Delta Dental website and create an account to:

- Find in-network providers
- Print ID cards
- View your benefits and claims
- Find valuable dental health resources
- Ask questions

#### Need additional dental coverage?

You can add dental coverage by enrolling in a supplemental dental plan. See the next page for available plans.
You can supplement your Uniform Dental Benefit coverage with these additional dental options. If you’re currently enrolled in supplemental dental benefits, your enrollment will continue unless you cancel during It’s Your Choice open enrollment.

<table>
<thead>
<tr>
<th>Monthly Payment (Premium)</th>
<th>Dentacare HMO</th>
<th>Preferred PPO</th>
<th>Supplemental</th>
</tr>
</thead>
<tbody>
<tr>
<td>$18.47 (I)</td>
<td>$19.15 (I)</td>
<td>$19.56 (I)</td>
<td></td>
</tr>
<tr>
<td>$36.94 (I+1C)</td>
<td>$38.29 (I+1C)</td>
<td>$39.14 (I+1C)</td>
<td></td>
</tr>
<tr>
<td>$59.09 (F)</td>
<td>$63.18 (F)</td>
<td>$58.73 (F)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In-Network Providers</th>
<th>Dentacare providers only</th>
<th>PPO network</th>
<th>Any dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>annual deductible</td>
<td>No deductible</td>
<td>$25 / member</td>
<td>$50 / member</td>
</tr>
</tbody>
</table>

| Annual Benefit Max        | $750 / member + $500 for specialty dental | $1,250 / member |

| Diagnostic & Preventive Services | Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments | 100% | 80% | 0% |

| Basic Services            | Specific services vary by plan | Fillings, local anesthesia, emergency pain relief, non-routine X-rays, non-surgical extractions | 80% | 60% | 75% |

| Major / Restorative Services | Specific services vary by plan | Crowns, bridges, dentures, root canal (endodontics) | 60%<sup>2</sup> | 40%<sup>2</sup> | 60%<sup>2</sup> |

| Waiting Period            | None | Basic & major services: 3 months | None<sup>1</sup> |

<table>
<thead>
<tr>
<th>Orthodontics (Under Age 19)</th>
<th>Coverage Lifetime Maximum</th>
<th>Waiting period for new hires</th>
<th>Waiting period for existing employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% (children &amp; adults)</td>
<td>$1,000</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>$1,200</td>
<td>24 months</td>
<td>24 months</td>
<td>24 months</td>
</tr>
</tbody>
</table>


<sup>1</sup>New enrollees may be subject to waiting periods and tiered benefit maximums. See plan details at etf.wi.gov/IYC2018 for more information.

<sup>2</sup>Anthem Plans have different levels of coverage for simple and complex root canal therapies (endodontics).
More choices mean more opportunities for better health and wellness. Visit etf.wi.gov/IYC2018 to see if you are eligible and when you can enroll. If you are currently enrolled, your enrollment will continue unless you cancel during It’s Your Choice open enrollment.

### Benefits+

**Basic and major dental coverage (not preventive care), hospital and surgical indemnity, and optional vision benefits.**

epiclife.com/wi-state-employees

1-800-520-5750

### VSP

**Vision services from a nationwide network of providers. Annual frame replacement for children.**

Employees paid through STAR: staractives.vspforme.com

UW System employees: uwsystem.vspforme.com/review

All other employees: stateofwiemploees.vspforme.com

1-800-400-4569

### Accidental Death and Dismemberment

**Accident insurance. Payments for accidents that result in specific injuries, including loss of limb and for accidental death. Includes some supportive care related to accidental injuries and travel insurance.**

zurichplaninfo.qwikcoverage.com

cms@zurichna.com

### Mutual of Omaha Long-Term Care Insurance

**Administered by Health Choice**

**Long-term care insurance for you, your spouse and your parents.**

healthchoice.com

1-800-833-5823

608-833-5823

<table>
<thead>
<tr>
<th>Benefits+</th>
<th>Open Enrollment</th>
<th>Anytime Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VSP</th>
<th>Open Enrollment</th>
<th>Anytime Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accidental Death and Dismemberment</th>
<th>Open Enrollment</th>
<th>Anytime Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mutual of Omaha Long-Term Care Insurance</th>
<th>Open Enrollment</th>
<th>Anytime Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

### Additional Benefits

**Income continuation insurance (ICI), disability insurance, Wisconsin Public Employers Group Life Insurance and Wisconsin Deferred Compensation**

Visit etf.wi.gov/IYC2018 for more information.

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**UW System and UW Hospital and Clinics employees** may have different supplemental plans available. Check with your human resources/benefits office for details and instructions for 2018. UW System employees may refer to wisconsin.edu/ohrwd/benefits

Zurich offers anytime enrollment for UW System employees.
Save on a wide variety of everyday medical, dental, vision, day care, parking and transit expenses. Your annual contribution is deducted pre-tax from your paycheck in equal amounts throughout the plan year. You must re-enroll each year to continue participation. Elections do not carry forward from year to year.

Visit partners.tasconline.com/ETFEmployee to learn more. Additional restrictions may apply.

### Employee Reimbursement Accounts

**Health Care Flexible Spending Account (FSA)**
You may set aside, for yourself and your tax dependents, pre-tax dollars each year for eligible health care expenses not covered by insurance.

- **Annual Contribution Limit:** $2,600
- **Carryover Limit:** $500

**Limited Purpose Flexible Spending Account (LPFSA)**
You are eligible for this account if you enroll in a High Deductible Health Plan (HDHP) and participate in a Health Savings Account (HSA). It allows you to set aside additional money pre-tax for certain dental, vision and post-deductible medical expenses not covered by insurance.

- **Annual Contribution Limit:** $2,600
- **Carryover Limit:** $500

**Dependent Day Care Flexible Spending Account**
Pre-tax dollars may be used for day care or elder care expenses for eligible dependents allowing you (or your spouse, if married) to work, look for work or attend school full-time.

- **Annual Contribution Limit:** $5,000
- **Carryover Limit:** $0

**Parking & Transit Accounts**
A Parking Account allows you to pay for work-related eligible parking expenses with pre-tax dollars. With a Transit Account, pre-tax dollars can be used to pay for eligible transit expenses related to your commute to work. You can enroll and make changes anytime during the year.

- **Note:** If you park at your place of employment, your deductions may already be taken pre-tax. These deductions are not reimbursable through this program.

- **Transit Monthly Contribution Limit:** $130*  
- **Unlimited carryover**
- **Parking Monthly Contribution Limit:** $255  
- **Unlimited carryover**

*Employees may contribute up to $255, of which $130 is pre-tax (state and federal). Contributions between $130 and $255 will be pre-tax federal, and post-tax state.

### Health Savings Account

**Health Savings Account (HSA)**
An HSA is an individually-owned, tax-advantaged account you can use to pay for current or future eligible health care expenses. With an HSA, you can build savings for health care expenses or additional retirement savings through self-directed investment options. If you are eligible, your employer may make an employer contribution. All contributed HSA funds are yours, even if you leave the HDHP plan or state service.

- **Note:** You must enroll in the HSA if you enroll in an It’s Your Choice (IYC) High Deductible Health Plan (HDHP). You cannot enroll in the HSA without IYC HDHP enrollment.

- **Annual Contribution Limit:** Individual: $3,450  
  Family: $6,850
- **Catch-Up Contribution Limit (Ages 55-65 only):** $1,000  
  **Carryover Limit:** Unlimited

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**IMPORTANT PROGRAM INFORMATION:** **ANNUAL ACTION NEEDED**

**Expense Deadline:** For plan year 2018, you must incur all eligible expenses by December 31, 2018.

**Claims Deadline:** For plan year 2018, you must submit all reimbursement requests by March 31, 2019.

**Carryover:** For plan year 2018, you must submit all reimbursement requests by March 31, 2019. Certain plans are subject to carryover limits.

**Enrollment:** You must re-enroll each year to continue participation. Elections do not carry forward from year to year.
Discrimination is Against the Law 45 C.F.R. §92.8(b)(1) & (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 written 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, 801 West Badger Road, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF’s Compliance Officer is available to help you.


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）


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


For EEOC, COBRA, ACA marketplace and more federal and state notices, visit etf.wi.gov/IYC2018

Every effort has been made to ensure information in this guide is accurate. In the event of conflicting information, federal law, state statute, state health contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board shall be followed. The most current information can be found at etf.wi.gov.