IT’S YOUR CHOICE 2018

Decision Guide

State of Wisconsin Group Health Insurance for Retirees

ACTION REQUIRED
Your health plan may not be available in 2018. You may need to choose a new health plan.
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.

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.

RETIREE

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.

If you are enrolled in any supplemental benefits that you wish to continue, you must return a continuation form directly to the insurance vendor.

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, offered by Navitus. 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.

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.
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.

Pages 5 - 6 highlight the available Medicare plan design options and compare key factors such as monthly payment, coverage area and costs of commonly used benefits.

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 7 - 12 provide maps with available health plans, health plan quality ratings and premium rates.

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 13 - 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 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.

WHAT IS CHANGING

This section highlights the most significant changes for 2018. Visit etf.wi.gov/IYC2018 for complete information.

HEALTH PLAN CHANGES

Use the new interactive map at etf.wi.gov/IYC2018 to find health plans and covered providers where you receive care.

ACTION REQUIRED

Health Plans No Longer Available
• Anthem Blue Preferred Northeast
• Arise Health Plan
• Health Tradition Health Plan
• Humana-Eastern or Western, including Medicare Advantage
• UnitedHealthcare of Wisconsin

You must select a new health plan during open enrollment or you will not have coverage as of 1/1/2018.

Medicare Advantage Not Available in 2018
If currently enrolled, choose a new plan during open enrollment. Another option with nationwide provider access is IYC Medicare Plus. See details on pages 5 - 6.

Health Plan Name Changes
(No Action Required)
• Unity Health Insurance - Community now Quartz – Community
• Unity Health Insurance – UW Health now Quartz – UW Health

Health Plan Mergers
(No Action Required)
• Gundersen Health Plan now part of Quartz – Community
• Physicians Plus now part of Quartz – UW Health or Quartz – Community, depending on primary care provider’s location
• Network Health – Northeast & Network Health – Southeast now combined as Network Health Plan

NOTE: If you take no action during open enrollment, you’ll be enrolled in the renamed or merged plan listed above.

New IYC Access Plan Administrator
WEA Trust is the new administrator for the IYC Access Plan, IYC Access High Deductible Health Plan (HDHP), IYC Medicare Plus, State Maintenance Plan (SMP) and SMP HDHP. NOTE: If you take no action during open enrollment, your enrollment will continue with the new administrator, except for SMP and SMP HDHP.

What is Changing continued on next page
**WHAT IS CHANGING**

continued from previous page

**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, domestic partners may not be covered in 2018. Visit etf.wi.gov for 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.

**SMP is no longer available** in Bayfield, Buffalo, Forest, Iron, Marquette, Menominee and Pepin counties. If you use providers in these counties, you must select a health plan. SMP is limited to providers in Florence County and there will not be providers offered in Minnesota in 2018.

**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 steroid nasal sprays like Flonase®.

New Mandatory Specialty Pharmacies for Non-Medicare Participants: Level 4 prescriptions must be filled at Lumicera or the UW Specialty Pharmacy.

New Mail Order Pharmacy – Serve You: Serve You is replacing WellDyneRx. Navitus will mail information.

**SUPPLEMENTAL BENEFITS**

VSP / EPIC Benefits+ / EPIC Dental Wisconsin
Premiums and benefits are changing for 2018, see page 14.

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**STEP 1  CHOOSE A PLAN DESIGN**

**Retirees Without Medicare**

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.

<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>See page 11</td>
<td>$$$$</td>
<td>$$$$</td>
<td>$$$$</td>
<td>$$$$</td>
</tr>
</tbody>
</table>

| Cost-Per-Visit | $$$$ | $$$$ | $$$$ | $$$$ |

<table>
<thead>
<tr>
<th>Health Plan Selection</th>
<th>See pages 7 - 10 for available health plans</th>
<th>Administered by WEA Trust</th>
<th>See pages 7 - 10 for available health plans</th>
<th>Administered by WEA Trust</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Statewide / Nationwide Access</th>
<th>Local, county-based coverage area See pages 7 - 10</th>
<th>Local, county-based coverage area See pages 7 - 10</th>
<th>Local, county-based coverage area See pages 7 - 10</th>
<th>Local, county-based coverage area See pages 7 - 10</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Out-of-Network Benefits</th>
<th>Emergency and urgent care only</th>
<th>Emergency and urgent care only</th>
<th>Emergency and urgent care only</th>
<th>Emergency and urgent care only</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Health Savings Account (HSA) Required</th>
<th>Not allowed with this plan design</th>
<th>Not allowed with this plan design</th>
<th>Retirees not eligible for employer contribution</th>
<th>Retirees not eligible for employer contribution</th>
</tr>
</thead>
</table>

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# Breakdown of Your Costs by Plan Design, Without Medicare

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 the most commonly used benefits. **Complete information is available online.**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Plan</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Medical Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$250 / $500</td>
<td></td>
<td>$1,500 / $3,000</td>
<td></td>
</tr>
<tr>
<td>Counts toward out-of-pocket limit (OOPL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Primary Care Office Visit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional services such as lab work, X-rays, etc., count toward the deductible and coinsurance</td>
<td>$15 copay per visit up to OOPL</td>
<td>$15 copay per visit up to OOPL</td>
<td>You pay 100% until deductible met</td>
<td>You pay 100% until deductible met</td>
</tr>
<tr>
<td><strong>Specialty Office Visit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional services such as lab work, X-rays, etc., count toward the deductible and coinsurance</td>
<td>$25 copay per visit up to OOPL</td>
<td>$25 copay per visit up to OOPL</td>
<td>You pay 100% until deductible met</td>
<td>You pay 100% until deductible met</td>
</tr>
<tr>
<td><strong>Annual Medical Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<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>After deductible you pay 10% until OOPL is met</td>
<td>After deductible you pay 10% until OOPL is met</td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See healthcare.gov/preventive-care-benefits</td>
<td></td>
<td></td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<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>$75 copay per visit</td>
<td>You pay 100% until deductible met</td>
<td>You pay 100% until deductible met</td>
</tr>
<tr>
<td>Deductible and coinsurance applies to services beyond the copay up to OOPL</td>
<td></td>
<td></td>
<td>After deductible: $75 copay per visit, coinsurance applies to services beyond the copay up to OOPL</td>
<td>After deductible: $75 copay per visit, coinsurance applies to services beyond the copay up to OOPL</td>
</tr>
<tr>
<td><strong>Annual Medical Out-of-Pocket Limit (OOPL)</strong></td>
<td></td>
<td></td>
<td>$2,500 / $5,000</td>
<td>$2,500 / $5,000</td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$1,250 / $2,500</td>
<td>$600 / $1,200</td>
<td></td>
<td>Included in medical OOPL</td>
</tr>
<tr>
<td><strong>Prescription Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>None</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Copay</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 1 / 2 / 3</td>
<td></td>
<td></td>
<td>$5 / 20% ($50 max) / 40% ($150 max)</td>
<td></td>
</tr>
<tr>
<td>Level 4 Specialty</td>
<td></td>
<td></td>
<td>$50 copay (Must fill at Lumicera or UW specialty pharmacies)</td>
<td></td>
</tr>
<tr>
<td>Preventive</td>
<td></td>
<td></td>
<td>Plan pays 100%, regardless of deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Out-of-Pocket Limit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Levels 1 &amp; 2 - Individual / Family</td>
<td>$600 / $1,200</td>
<td>$600 / $1,200</td>
<td>Included in medical OOPL</td>
<td>Included in medical OOPL</td>
</tr>
<tr>
<td>Level 3 - Individual / Family</td>
<td>$6,850 / $13,700</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 4 - Individual / Family</td>
<td>$1,200 / $2,400</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

The table below highlights key differences between the available plan design options.

<table>
<thead>
<tr>
<th>Monthly Payment (Premium)</th>
<th>Health Plan Medicare</th>
<th>Medicare Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>See page 12</td>
<td>$$$$</td>
<td>$$$$</td>
</tr>
</tbody>
</table>

**Coverage Area**

Emergency and urgent care are covered out-of-network for all plans.

- **Health Plan Medicare:** Local, county-based
- **Medicare Plus:** Worldwide

**Administered By**

- **Health Plan Medicare:** Many health plans, see pages 7 - 10
- **Medicare Plus:** WEA Trust

**Coverage Includes Items Not Covered by Medicare**

- **Health Plan Medicare:** ✓ Hearing aids, routine hearing and vision exams, durable medical equipment
- **Medicare Plus:** ✗ Only helps pay for items partially covered by Medicare

**Skilled Nursing Facilities**

Covered length of stay

- **Healthy Plan Medicare:** 120 Days
- **Medicare Plus:** 30 Days

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### Breakdown of Your Costs by Plan Design, With Medicare

All plan design options coordinate with Medicare, meaning Medicare pays first and the health plan pays second. You'll pay any remaining costs. The table below includes the cost to you for only the most commonly used benefits. Complete information is available online at etf.wi.gov/IYC2018. Only medically necessary services and equipment are paid by your health plan. Custodial care is excluded.

#### IYC Health Plan Medicare

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cost to You</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Medical Deductible</td>
<td>You pay: $0</td>
</tr>
<tr>
<td>Annual Medical Coinsurance</td>
<td>You pay: $0</td>
</tr>
<tr>
<td>Annual Medical Out-of-Pocket Limit (OOPL)</td>
<td>None</td>
</tr>
<tr>
<td>Outpatient illness/injury related services</td>
<td>You pay: $0</td>
</tr>
<tr>
<td>Emergency Room Copay</td>
<td>You pay: $60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer.)</td>
</tr>
</tbody>
</table>

#### IYC Medicare Plus

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cost to You</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Medical Deductible</td>
<td>You pay: $0</td>
</tr>
<tr>
<td>Annual Medical Coinsurance</td>
<td>You pay: $0</td>
</tr>
<tr>
<td>Annual Medical Out-of-Pocket Limit (OOPL)</td>
<td>None</td>
</tr>
<tr>
<td>Outpatient illness/injury related services</td>
<td>You pay: $0</td>
</tr>
<tr>
<td>Emergency Room Copay</td>
<td>You pay: $0</td>
</tr>
</tbody>
</table>

### Plan features out-of-network benefits. Learn more at etf.wi.gov/IYC2018
<table>
<thead>
<tr>
<th>IYCIYC Health Plan Medicare</th>
<th>IYCIYC Medicare Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Licensed Skilled Nursing Facility</strong>&lt;br&gt;Medicare-covered services in a Medicare-approved facility</td>
<td>Requires a 3-day period of hospital stay&lt;br&gt;You pay: $0 for the first 120 days, full cost after 120 days</td>
</tr>
<tr>
<td><strong>Licensed Skilled Nursing Facility (Non-Medicare approved facility)</strong>&lt;br&gt;If admitted within 24 hours following a hospital stay</td>
<td>Requires a 3-day period of hospital stay&lt;br&gt;You pay: $0 for the first 120 days, full cost after 120 days</td>
</tr>
<tr>
<td><strong>Hospital</strong>&lt;br&gt;Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests and operating room</td>
<td>You pay: $0&lt;br&gt;Must be medically necessary and in-network unless emergency</td>
</tr>
<tr>
<td><strong>Medical Supplies, Durable Medical Equipment and Durable Diabetic Equipment and Related Supplies</strong>&lt;br&gt;Medicare-approved supplies</td>
<td>You pay: $0&lt;br&gt;Medicare-approved supplies&lt;br&gt;Supplies NOT covered by Medicare&lt;br&gt;You pay: 20% up to $500 OOPL per participant, after OOPL, $0</td>
</tr>
<tr>
<td><strong>Home Health Care</strong>&lt;br&gt;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</td>
<td>Medicare pays: 100% for visits considered medially necessary by Medicare, generally 5 visits per week for 2 to 3 weeks; or 4 or fewer visits per week as long as required&lt;br&gt;Plan pays: 100% for 50 visits per year, plan may approve an additional 50 visits&lt;br&gt;You pay: Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</td>
</tr>
<tr>
<td><strong>Hearing Exam</strong>&lt;br&gt;For routine exams:</td>
<td>You pay: $0&lt;br&gt;For illness or disease:</td>
</tr>
<tr>
<td><strong>Prescription Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Prescription Copay</strong>&lt;br&gt;Level 1 / 2 / 3&lt;br&gt;Level 4 Specialty&lt;br&gt;Preventive Drug List</td>
<td>$5 / 20% ($50 max) / 40% ($150 max)&lt;br&gt;$50 copay if filled at Lumicera or UW specialty pharmacies (40% to $200 max elsewhere)&lt;br&gt;Plan pays 100%</td>
</tr>
<tr>
<td><strong>Prescription Out-of-Pocket Limit</strong>&lt;br&gt;Levels 1 &amp; 2 - Individual / Family&lt;br&gt;Level 3 - Individual / Family&lt;br&gt;Level 4 - Individual / Family</td>
<td>$600 / $1,200&lt;br&gt;$6,850 / $13,700&lt;br&gt;$1,200 / $2,400</td>
</tr>
</tbody>
</table>
### CHOOSE A HEALTH PLAN

#### STEP 2

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

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>Plans Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashland</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley</td>
</tr>
<tr>
<td>Bayfield</td>
<td>GHC of Eau Claire*, HealthPartners Health Plan*, Security Health Plan - Central*, WEA Trust - Northwest Chippewa Valley*</td>
</tr>
<tr>
<td>Florence</td>
<td>HealthPartners Health Plan*, Security Health Plan - Central*, State Maintenance Plan (SMP) by WEA Trust</td>
</tr>
<tr>
<td>Forest</td>
<td>HealthPartners Health Plan*, Security Health Plan - Central*</td>
</tr>
<tr>
<td>Iron</td>
<td>GHC of Eau Claire*, HealthPartners Health Plan*, Security Health Plan - Central*, WEA Trust - Northwest Chippewa Valley*</td>
</tr>
<tr>
<td>Langlade</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central</td>
</tr>
<tr>
<td>Lincoln</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - East</td>
</tr>
<tr>
<td>Marathon</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central</td>
</tr>
<tr>
<td>Oneida</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - East</td>
</tr>
<tr>
<td>Price</td>
<td>GHC of Eau Claire*, HealthPartners Health Plan*, Security Health Plan - Central</td>
</tr>
<tr>
<td>Sawyer</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central, WEA Trust - Northwest Chippewa Valley</td>
</tr>
<tr>
<td>Taylor</td>
<td>GHC of Eau Claire, HealthPartners Health Plan, Security Health Plan - Central</td>
</tr>
<tr>
<td>Vilas</td>
<td>GHC of Eau Claire, HealthPartners Health Plan*, Security Health Plan - Central</td>
</tr>
<tr>
<td>Wood</td>
<td>HealthPartners Health Plan*, Quartz - Community*, Security Health Plan - Central, WEA Trust - East</td>
</tr>
</tbody>
</table>

*limited provider availability
<table>
<thead>
<tr>
<th>County</th>
<th>Health 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

No access to the internet? Contact ETF, using the contact information on the back of this guide, to request printed information to be mailed to you.
CHOOSE A HEALTH PLAN, CONTINUED

**Barron**
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

**Burnett**
- GHC of Eau Claire
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

**Buffalo**
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley

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

**Chippewa**
- HealthPartners Health Plan
- Quartz - Community
- 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

**Dunn**
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

**Eau Claire**
- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

**Eau Claire**
- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

**Jackson**
- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central
- WEA Trust - Northwest Chippewa Valley
- WEA Trust - Northwest Mayo Clinic Health System

**La Crosse**
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust - Northwest Mayo Clinic Health System

**Monroe**
- HealthPartners Health Plan
- Quartz - Community
- Security Health Plan - Central*
- WEA Trust - Northwest Mayo Clinic Health System

**Pepin**
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Mayo Clinic Health System

**Pierce**
- HealthPartners Health Plan
- WEA Trust - Northwest Mayo Clinic Health System*

**Polk**
- HealthPartners Health Plan
- WEA Trust - Northwest Mayo Clinic Health System

**Rusk**
- HealthPartners Health Plan
- Security Health Plan - Central
- WEA Trust - Northwest Mayo Clinic Health System

**St. Croix**
- HealthPartners Health Plan
- 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

No access to the internet?
Contact ETF, using the contact information on the back of this guide, to request printed information to be mailed to you.
### 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
## Monthly Premium Rates (in dollars)

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>With Dental</th>
<th>Without Dental</th>
<th>With Dental</th>
<th>Without Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s Your Choice Health Plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dean Health Insurance</td>
<td>672.54 / 1,655.56</td>
<td>643.50 / 1,582.96</td>
<td>584.84 / 1,436.36</td>
<td>555.80 / 1,363.76</td>
</tr>
<tr>
<td>Dean Health Insurance - Prevea360</td>
<td>736.08 / 1,814.42</td>
<td>707.04 / 1,741.82</td>
<td>639.44 / 1,572.88</td>
<td>610.40 / 1,500.28</td>
</tr>
<tr>
<td>GHC of Eau Claire</td>
<td>806.88 / 1,991.44</td>
<td>777.84 / 1,918.84</td>
<td>700.42 / 1,725.30</td>
<td>671.38 / 1,652.70</td>
</tr>
<tr>
<td>GHC of South Central Wisconsin</td>
<td>657.44 / 1,617.82</td>
<td>628.40 / 1,545.22</td>
<td>571.84 / 1,403.80</td>
<td>542.80 / 1,331.20</td>
</tr>
<tr>
<td>HealthPartners Health Plan</td>
<td>763.78 / 1,883.72</td>
<td>734.74 / 1,811.12</td>
<td>663.28 / 1,632.46</td>
<td>634.24 / 1,559.86</td>
</tr>
<tr>
<td>Medical Associates Health Plans</td>
<td>660.42 / 1,625.26</td>
<td>631.38 / 1,552.66</td>
<td>574.42 / 1,410.24</td>
<td>545.38 / 1,337.64</td>
</tr>
<tr>
<td>MercyCare Health Plans</td>
<td>677.80 / 1,668.76</td>
<td>648.76 / 1,596.16</td>
<td>589.40 / 1,447.78</td>
<td>560.36 / 1,375.18</td>
</tr>
<tr>
<td>Network Health</td>
<td>797.84 / 1,968.82</td>
<td>768.80 / 1,896.22</td>
<td>692.56 / 1,705.64</td>
<td>663.52 / 1,633.04</td>
</tr>
<tr>
<td>Quartz - Community</td>
<td>794.46 / 1,960.38</td>
<td>765.42 / 1,887.78</td>
<td>689.68 / 1,698.48</td>
<td>660.64 / 1,625.88</td>
</tr>
<tr>
<td>Quartz - UW Health</td>
<td>687.32 / 1,692.58</td>
<td>658.28 / 1,619.98</td>
<td>597.54 / 1,468.14</td>
<td>568.50 / 1,395.54</td>
</tr>
<tr>
<td>Security Health Plan - Central</td>
<td>856.02 / 2,114.28</td>
<td>826.98 / 2,041.68</td>
<td>742.60 / 1,830.74</td>
<td>713.56 / 1,758.14</td>
</tr>
<tr>
<td>Security Health Plan - Valley</td>
<td>853.24 / 2,107.32</td>
<td>824.20 / 2,034.72</td>
<td>740.22 / 1,824.78</td>
<td>711.18 / 1,752.18</td>
</tr>
<tr>
<td>State Maintenance Plan (SMP) by WEA Trust</td>
<td>866.68 / 2,163.30</td>
<td>837.64 / 2,090.70</td>
<td>736.18 / 1,837.10</td>
<td>707.14 / 1,764.50</td>
</tr>
<tr>
<td>WEA Trust - East</td>
<td>812.64 / 2,005.84</td>
<td>783.60 / 1,933.24</td>
<td>705.38 / 1,737.70</td>
<td>676.34 / 1,665.10</td>
</tr>
<tr>
<td>WEA Trust - Northwest Chippewa Valley</td>
<td>836.86 / 2,066.42</td>
<td>807.82 / 1,993.82</td>
<td>726.12 / 1,789.54</td>
<td>697.08 / 1,716.94</td>
</tr>
<tr>
<td>WEA Trust - Northwest Mayo Clinic Health System</td>
<td>836.86 / 2,066.42</td>
<td>807.82 / 1,993.82</td>
<td>726.12 / 1,789.54</td>
<td>697.08 / 1,716.94</td>
</tr>
</tbody>
</table>

The overall performance star ratings are 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>With Dental</th>
<th>Without Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dean Health Insurance</td>
<td>449.04 / 1,104.42 / 895.48</td>
<td>420.00 / 1,046.34 / 822.88</td>
</tr>
<tr>
<td>Dean Health Insurance - Prevea360</td>
<td>502.06 / 1,220.98 / 1,001.52</td>
<td>473.02 / 1,162.90 / 928.92</td>
</tr>
<tr>
<td>GHC of Eau Claire</td>
<td>500.18 / 1,289.90 / 997.74</td>
<td>471.14 / 1,231.82 / 925.14</td>
</tr>
<tr>
<td>GHC of South Central Wisconsin</td>
<td>469.80 / 1,110.08 / 936.98</td>
<td>440.76 / 1,052.00 / 864.38</td>
</tr>
<tr>
<td>HealthPartners Health Plan</td>
<td>415.30 / 1,161.92 / 827.96</td>
<td>386.26 / 1,103.84 / 755.36</td>
</tr>
<tr>
<td>Medical Associates Health Plans</td>
<td>377.26 / 1,020.52 / 751.90</td>
<td>348.22 / 962.44 / 679.30</td>
</tr>
<tr>
<td>MercyCare Health Plans</td>
<td>429.58 / 1,090.22 / 856.56</td>
<td>400.54 / 1,032.14 / 783.96</td>
</tr>
<tr>
<td>Network Health</td>
<td>472.38 / 1,253.06 / 942.14</td>
<td>443.34 / 1,194.98 / 869.54</td>
</tr>
<tr>
<td>Quartz - Community</td>
<td>480.12 / 1,257.42 / 957.64</td>
<td>451.08 / 1,199.34 / 885.04</td>
</tr>
<tr>
<td>Quartz - UW Health</td>
<td>436.24 / 1,106.40 / 869.86</td>
<td>407.20 / 1,048.32 / 797.26</td>
</tr>
<tr>
<td>Security Health Plan - Central</td>
<td>466.12 / 1,304.98 / 929.64</td>
<td>437.08 / 1,246.90 / 857.04</td>
</tr>
<tr>
<td>Security Health Plan - Valley</td>
<td>466.12 / 1,302.20 / 929.64</td>
<td>437.08 / 1,244.12 / 857.04</td>
</tr>
<tr>
<td>State Maintenance Plan (SMP) by WEA Trust</td>
<td>395.14 / 1,244.66 / 800.46</td>
<td>366.10 / 1,186.58 / 727.86</td>
</tr>
<tr>
<td>WEA Trust - East</td>
<td>447.86 / 1,243.32 / 893.10</td>
<td>418.82 / 1,185.24 / 820.50</td>
</tr>
<tr>
<td>WEA Trust - Northwest Chippewa Valley</td>
<td>456.30 / 1,276.00 / 909.98</td>
<td>427.26 / 1,217.92 / 837.38</td>
</tr>
<tr>
<td>WEA Trust - Northwest Mayo Clinic Health System</td>
<td>456.30 / 1,276.00 / 909.98</td>
<td>427.26 / 1,217.92 / 837.38</td>
</tr>
</tbody>
</table>

1Families with a Medicare dependent may enroll in an HDHP. Visit etf.wi.gov/IYC2018 for these rates.

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

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

4Members with IYC Access and Access HDHP, or SMP coverage who enroll in Medicare Parts A and B will automatically be moved to the IYC Medicare Plus plan. All other non-Medicare family members will remain covered under the IYC Access and Access HDHP or SMP.
**CONSIDER SUPPLEMENTAL BENEFITS**

**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>Benefit</th>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Payment (Premium)</strong></td>
<td>See pages 11-12</td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Providers</strong></td>
<td>Delta Dental PPO or Premier providers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No out-of-network coverage</td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Benefit Max</strong></td>
<td>$1,000 / person</td>
<td></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</td>
<td></td>
</tr>
<tr>
<td></td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>Local anesthesia, emergency pain relief</td>
<td></td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td><strong>Major / Restorative Services</strong></td>
<td>Crowns, bridges, dentures, root canal therapy (endodontics)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td><strong>Waiting Period</strong></td>
<td>None</td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontics (Under Age 19)</strong></td>
<td>Coverage Lifetime Maximum Waiting Period</td>
<td></td>
</tr>
<tr>
<td></td>
<td>50% $1,500 None</td>
<td></td>
</tr>
<tr>
<td><strong>Contact</strong></td>
<td>1-844-337-8383 deltadentalwi.com/state-of-wi</td>
<td></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.
DentalBlue
Dental coverage plan options to supplement Uniform Dental Benefits. A variety of provider and pricing options, including major procedures. Waiting periods may apply.
Enroll during open enrollment for 2018.

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

Dental Wisconsin
Dental coverage plan options to supplement Uniform Dental Benefits. A variety of provider and pricing options, including major procedures. Waiting periods may apply.
Enroll during open enrollment for 2018.
epiclife.com/wi-state-employees | 1-800-520-5750

VSP
Vision services including exams, contact lenses and frames, from a nationwide network of doctors.
Enroll during open enrollment for 2018.
stateofwiretirees.vspforme.com | 1-800-400-4569

Mutual of Omaha Long-Term Care
Administered by Health Choice
Long-term care insurance for you, your spouse and your parents.
Enroll year-round.
healthchoice.com | 1-800-833-5823 | 608-833-5823

Health Savings Account (HSA)
An HSA is an individually-owned, tax-advantaged account you can use to pay for current or future eligible medical expenses. With an HSA, you can build savings for health care expenses or additional retirement savings through self-directed investment options. Visit partners.tasconline.com/ETFEmployee to learn more. Additional restrictions may apply.*

Note: You must enroll in an HSA if you enroll in an It’s Your Choice (IYC) High Deductible Health Plan (HDHP). You cannot enroll in an 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

*Retirees enrolled in IYC HDHP/HSA benefit option must keep an HSA open and active, and pay $3.00 monthly service fee.

Well Wisconsin Program
Who’s Your Reason?
Everyone has their own personal reasons to be healthy. 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.
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. Watch for more information from Staywell on this and the Million Steps Challenge in 2018!

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 ETF. Health information, including individual responses to the health survey, are protected by federal law and will not be shared with ETF.
Open Enrollment: October 2 - October 27, 2017

Mailed application must be postmarked by October 27, 2017.


Arabic: ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة مساعدتك بفترة


Laotian/Lao: ຄວດເຕະ ຜatatype ຫຼາຍ ມື້ ເຫຼືອດ້ານພາສາ ເຊິ່ງ ຈັດພາສາ ເຊິ່ງ ເຊິ່ງ ເຊິ່ງ ເຊິ່ງ ແລະ ແລະ ແລະ ແລະ ແລະ ແລະ ແລະ. ແລະ ແລະ ແລະ ແລະ ແລະ ແລະ. ແລະ ແລະ ແລະ ແລະ ແລະ 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।


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.