



Iron River
Blueberry Festival

IMPORTANT CHANGES— EFFECTIVE JANUARY 1, 2013

Generally, if you plan to stay with your current plan and you are not changing your coverage, you do not need to take any action during the It's Your Choice Open Enrollment period. However, you should review the following grid to understand how your coverage may change. If you have questions or concerns about any of these changes, contact your health plan using the information listed in the back of this Guide.

Coverage for Specialty Prescription Drugs

All plans

Specialty Drugs

- Specialty medications obtained from ***Diplomat Specialty Pharmacy*** are payable at:
 - \$15 for formulary drugs to a separate \$1,000 individual/ \$2,000 family out-of-pocket limit.
 - \$50 for non-formulary specialty drugs with no out-of-pocket limit.
- Specialty medications obtained from another network pharmacy are payable at:
 - \$50 for formulary drugs to a separate \$1,000 individual/ \$2,000 family out-of-pocket limit.
 - \$50 for non-formulary specialty drugs with no out-of-pocket limit.

See the *Uniform Benefits Schedule of Benefits* in the *It's Your Choice: 2013 Reference Guide* or contact Navitus Health Solutions for more information.

Health Risk Assessments (HRAs) and Biometric Screenings

All plans

HRAs are a great tool to help you understand and potentially improve your health. Every health plan will have one available, including biometric screenings. All plans offer incentives for completing them. Contact your plan for more information.



New Prior Authorization Requirements

Plans that offer Uniform Benefits (Insured HMOs, PPOs and SMP)

Prior authorization will be required for high-tech radiology (for example: MRI, PET, and CT scans) and low back surgeries. Contact your health plan for more information.

Primary Care Physician (PCP) Selection

All plans

You are strongly recommended to select a primary care physician (PCP) or clinic for yourself and your covered dependents if you submit an application. This doctor would coordinate your care with specialists.

New Changes Resulting from Federal Law

All plans

- Federally required *Summaries of Benefits and Coverage* (SBCs) and the *Uniform Glossary* are available at: eff.wi.gov/members/health-plan-summaries.htm. If you need printed copies sent to you, please call the Department of Employee Trust Funds (ETF) at 1-877-533-5020 to let us know which plan's *Summary of Benefits and Coverage* you want.
- The federal list of preventive services that are allowed at 100% has been updated. See <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html>.

Choose Wisely

New Health Plan	
WPS Metro Choice Northwest	Offered in 11 counties in northwest Wisconsin including Barron, Burnett, Chippewa, Dunn, Eau Claire, Pierce, Polk, Rusk, Sawyer, St. Croix, and Washburn.
Health Plan Name and/or Provider Network Changes	
Health plans listed below have made significant changes by adding or terminating contracts with provider groups in two or more counties. Other plans have also made changes. Refer to the map on Page 21 and call the health plan for more details.	
Anthem Blue Northeast	Added providers in Door, Green Lake, Marinette, Oconto, Waupaca and Waushara counties
Anthem Blue Northwest	Added providers in Ashland, Douglas, Polk, St. Croix and Washburn counties
Humana Eastern	Added providers in Calumet, Door and Oconto counties
Physicians Plus	Primary care providers located at UW Health East, West, University Station and Oakwood clinics will no longer be available. Specialty providers at these locations will require approved prior-authorization. Providers at three new clinics, Meriter-Fitchburg, Stoughton and Dermatology, are now available. UW Hospital is no longer in-network, but out-of-network referrals may be available if prior approved by the health plan.
Security Health Plan	Will no longer offer providers in Green Lake and Vernon counties and is no longer qualified in Juneau county.
WEA Trust PPO East (Formerly WEA Trust PPP East)	Expanding into Adams, Juneau, Langlade, Lincoln, Menominee and Taylor counties
WPS Metro Choice Southeast (Formerly WPS Metro Choice)	Expanding into Dodge and Jefferson counties
Health Plan Tier Changes	
Changing to Tier 3	<ul style="list-style-type: none"> • Anthem Blues (Northeast, Northwest and Southeast) • Humana Eastern • Security Health Plan • WPS Metro Choice Southeast

Standard Plan Benefit Changes

<p>Standard Plan</p>	<p>Changed to a Preferred Provider Organization (PPO) plan where you will incur additional out-of-pocket costs if you see a non-PPO provider. See the <i>Comparison of Benefit Options</i> and the health plan description page in this Guide for more information. Some benefits have been changed to modernize the plan. Overall, these changes do not materially alter the benefit value of the plan. Detailed information will be mailed to existing subscribers prior to the It's Your Choice Open Enrollment period and is available from WPS, the plan administrator.</p> <p>Annuitants and their dependents who are eligible for Medicare will no longer be enrolled in the Standard Plan. Instead, they will be automatically enrolled in Medicare Plus, a Medicare supplement plan.</p>
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Plan Change for Annuitants Currently in the Standard Plan

<p>Medicare Plus</p>	<p>Medicare Plus is the name for Standard Plan benefits for annuitants and their dependents* who are eligible for Medicare. This plan is a Medicare supplement that also allows for coverage during foreign travel. See the <i>Comparison of Benefit Options</i> starting on Page 22 for more information. In addition, information will be mailed to existing subscribers prior to It's Your Choice Open Enrollment period and is available from WPS, the plan administrator.</p> <p>*Note, these members must enroll for Medicare when first eligible or you may be liable for some portion of your claims. See the <i>Medicare Information</i> section of the <i>It's Your Choice: Reference Guide Frequently Asked Questions</i> for details.</p>
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SMP (State Maintenance Plan) Changes

<p>State Maintenance Plan</p>	<p>SMP has been redesigned to offer Uniform Benefits. The Uniform Benefits section of the <i>It's Your Choice: Reference Guide</i> will serve as the plan's certificate of coverage. No dental coverage is included.</p>
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Choose Wisely



Eagle River
Klondike Days

Changes to Dental Coverage

For more information, see the *Health Plan Description* pages in the *Choose Your Health Plan* section.

Network Health Plan	Increasing the age limit for sealants to 18. Decreasing the allowable frequency of X-rays to: bitewings once a year and full mouth once every five years.
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Other Information on ETF's Internet Site

Online Help	<p>The <i>It's Your Choice: Decision Guide</i> and <i>It's Your Choice: Reference Guide</i> are available at etf.wi.gov. Any known printing discrepancies will be clarified on this site. Other information is available about insurance programs, including the complete Report Card on health plans.</p> <p>Look for the red envelope to sign up for ETF E-Mail Updates at etf.wi.gov.</p>
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Online Help

All plans	Are you unsure where to start with the <i>It's Your Choice: Decision and Reference Guides</i> ? ETF has an online tutorial to provide information on changes and services we offer. Find it on etf.wi.gov under the Group Health Insurance menu.
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