



## IMPORTANT CHANGES— EFFECTIVE JANUARY 1, 2012

If you have questions or concerns about any of these changes, contact your health plan using the information listed in the back of this booklet.

Types of Changes	Plan Name	Change
New changes resulting from state law are effective January 1, 2012.	All plans For more information, see <i>Frequently Asked Question 2</i> and the <i>Premium Rates</i> sections of this <i>Guide</i> .	<ul style="list-style-type: none"> <li>• Dependent coverage will end at the end of the month in which your eligible adult dependent turns age 26. The previous age limit had been 27.</li> <li>• Pursuant to Wisconsin Act 10, the level of employer premium contribution is limited to 88% of the average cost of the health plans offered in the service area of the employer unless stated otherwise in a collective bargaining agreement. Employers will provide premium contribution information to employees.</li> </ul>
New changes resulting from federal law are effective January 1, 2012.	Standard Plan	<ul style="list-style-type: none"> <li>• Eliminates preexisting condition waiting period for members who are late entrants.</li> </ul>

Types of Changes	Plan Name	Change
New enrollment opportunities	All plans	<ul style="list-style-type: none"> <li>• The It's Your Choice Enrollment period will become an Open Enrollment this year. Uninsured but eligible employees can enroll during the period for coverage effective January 1st of the following calendar year.</li> <li>• Employees who are not enrolled but who want to preserve their employee post-retirement contributions for use later, may enroll immediately prior to retirement.</li> <li>• Previous enrollment opportunities that applied waiting periods have been eliminated.</li> </ul>
Contract change	All plans	<ul style="list-style-type: none"> <li>• The group health insurance program will now align with federal COBRA coverage (an 18-month maximum that may be increased to 29 or 36 months in mandated circumstances) except as required by state continuation law.</li> </ul>
Prescription drug coverage for Medicare-eligible participants covered under an annuitant contract	Navitus Health Solutions: Navitus MedicareRx (PDP), underwritten by Sterling Life Insurance Company	<ul style="list-style-type: none"> <li>• Effective January 1, 2012, prescription drug coverage will be provided by a Medicare Part D Employer Group Waiver Plan. This replaces the Medicare Part D prescription drug plan from DeanCare RX provided prior to 2012. See <i>Frequently Asked Question 3</i> for additional information.</li> </ul>
Prescription drug mail order vendor	Navitus Health Solutions: WellDyneRX	<ul style="list-style-type: none"> <li>• Effective January 1, 2012, the mail order vendor will change from Prescription Solutions to WellDyneRx. Members who currently use mail order services will receive additional information regarding this change via letter. See Page 76 for additional information.</li> </ul>

# Choose Wisely



Types of Changes	Plan Name	Change
New health plan	WEA Trust PPP Northwest	Offered in 18 counties in northwest Wisconsin and in a number of counties in Minnesota.
Significant health plan provider network changes	Health plans listed below have made significant changes by adding or terminating contracts with provider groups. Other plans have also made changes, refer to the map on Page 27, and call the health plan for more details.	
	GHC Eau Claire	Will no longer offer providers in Barron, Chippewa, Dunn, Eau Claire, Pepin, Polk or Rusk counties.
	HealthPartners Health Plan	Added Bayfield, Burnett and Douglas counties.
	State Maintenance Plan (SMP)	SMP will no longer be available in Vilas County. Subscribers using providers in this county must consider selecting another plan or will be limited to the SMP providers remaining in other areas.
	WEA Trust PPP East (formerly WEA Trust PPP)	Expanding into Door, Dodge, Columbia, Jefferson, Marathon, Portage, Rock and Wood counties.

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Health Risk Assessment (HRA) tools	All plans	HRAs are a great tool to help you understand and potentially improve your health. Every health plan will have one available for 2012 and may offer incentives for completing them. See the <i>Health Plan Features - At a Glance</i> grid beginning on Page 34 and contact your plan for more information.
Other Information on ETF's Internet site	All plans	<p>The <i>It's Your Choice: Decision Guide</i> and <i>Reference Guide</i> are available at <b>etf.wi.gov</b>. Any known printing discrepancies will be clarified on this site. Additional information about insurance programs, including the complete Report Card on health plans, is available.</p> <p>Sign up for ETF E-mail Updates for the most current information at <b>etf.wi.gov</b>.</p>
Online help	All plans	Are you unsure where to start with the <i>It's Your Choice: Decision Guide</i> and <i>Reference Guide</i> ? ETF's has a number of new online videos to provide information on the changes members can expect to see for 2012. Find them on ETF's Internet site under the Group Health Insurance menu, at <b>etf.wi.gov</b> .

**Note:** If you plan to stay with your current plan for next year and you are not changing your coverage, you do not need to take any action during the It's Your Choice Open Enrollment period.