



STATE OF WISCONSIN
Department of Employee Trust Funds
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SECRETARY

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Dear Member,

The Department of Employee Trust Funds and the Group Insurance Board are considering expanding health insurance options for Medicare enrollees in the state's group health insurance program (this also includes participants of the Wisconsin Public Employers (local) program). Do you have a few minutes to participate in this important study? We welcome your opinion and feedback on future choices and changes you would like to see under the program.

Please complete the enclosed survey and return it to the University of Wisconsin Survey Center using the postage-paid envelope provided as soon as possible.

What's this survey all about? We are exploring group Medicare Advantage plans to determine if there are lower-cost benefit options that would be attractive to ETF members. Retirees have told us they would like to have lower cost options available.

Enclosed you will find:

- the survey
- a postage-paid return envelope
- a brief explanation of Medicare and current Medicare plan options under the group health insurance program
- background information (on the back side of this letter)

Thank you very much for taking the time to complete the survey. Your responses to the survey will be kept confidential.

If you have questions, please contact ETF. Be sure to reference the Medicare options study when you call.

We appreciate your time and assistance!

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Background Information

ETF administers the health insurance plans for employees and retirees of the state of Wisconsin and participating local government employers. These health insurance plans are governed by the Group Insurance Board.

Important Considerations

1. We understand that our retirees value choices. The plan is to add at least one Medicare Advantage option along with other high quality health plan choices in the future to meet your health insurance needs.
2. January 1, 2019 is the soonest any *new* Medicare Advantage options would be available.
3. *Group* Medicare Advantage plans are much different from *individual* Medicare Advantage plans. Group insurance plans are purchased by an organization on behalf of a group, while individual plans are purchased by an individual for his or her self or family, either directly through the insurance company or a broker.

The benefit of a group plan is that the state can negotiate group Medicare Advantage contracts that provide enhancements not available to enrollees of individual Medicare Advantage plans. For example, a group Medicare Advantage plan offered through the state would not be subject to the prescription drug coverage gap, otherwise known as the “donut hole.”

4. Any new Medicare Advantage option will provide comprehensive medical and prescription drug coverage. The plan is to have all Medicare options offered through ETF cover the Medicare Part D coverage gap.
5. There will be no difference in how premiums for any new Medicare Advantage options can be paid. The same options, such as using accumulated sick leave credits, will apply.
6. ETF will use the results of this study to develop future recommendations for Group Insurance Board consideration.