



IMPORTANT CHANGES — EFFECTIVE JANUARY 1, 2014

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.

Health Risk Assessments (HRAs) and Biometric Screenings

All plans

HRAs are a great tool to help you understand and potentially improve your health. Again in 2014, health plans may offer wellness assessments. Members who complete both the HRA and biometric screening are eligible to receive a \$150 incentive from their health plan. Contact the health plan or visit wellwisconsin.wi.gov for more information on wellness benefits.

New Shared Decision-Making Requirements

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

Members are required to complete their health plan's shared decision making program for low back pain before they are able to obtain prior authorization for low back surgery. Contact your health plan for more information about shared decision making and prior authorization requirements for specific procedures.

Changes to Dental Coverage

All plans

Dental benefits for 2014 are the same for all health plans if a health plan offers dental benefits. To find out whether a health plan offers Uniform Dental benefits, go to the *Health Plan Description* pages in the *Choose Your Health Plan* section.

To find out which dental benefits are covered, see the *Uniform Dental Certificate of Coverage* in the *Uniform Benefits* section of the *It's Your Choice 2014 Reference Guide*. For more information on Uniform Dental Benefits, see *Frequently Asked Questions 2* through 7 beginning on Page 9 of this guide.

New Health Plans

Dean Health Insurance-Prevea360	Offered in eight counties in northeast Wisconsin including: Brown, Kewaunee, Manitowoc, Marinette, Oconto, Outagamie, Sheboygan and Menominee.
WEA Trust PPO South Central	Offered in Dane County in south central Wisconsin.

Health Plan No Longer Available

Anthem Northwest	Anthem Northwest is no longer available. Subscribers who have this plan must select another plan.
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Health Plan 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 27 and call the health plan for more details.

Arise Health Plan	Added providers in Winnebago County. Lost some providers in Door County.
Physicians Plus	Added providers in Jefferson and Walworth counties.
WEA Trust PPO-East	Expanding into Forest, Oneida, Price and Vilas counties.
WEA Trust PPO-Northwest	Will offer two distinct provider networks—the Chippewa Valley or the Mayo Health System. You must select one network for yourself and any covered family members. See the health plan’s description page for more information. Expanding into Iron County.

Health Plan Name Changes

Dean Health Insurance	Changing from Dean Health Plan
Gundersen Health Plan	Changing from Gundersen Lutheran Health Plan
Network Health	Changing from Network Health Plan
UnitedHealthCare of Wisconsin	Combining UnitedHealthCare of Wisconsin Northeast and Southeast. Individuals in these networks will be automatically moved into the combined plan and do not have to file an application.

Choose Wisely

Information on ETF's Internet Site

Online Help

The *It's Your Choice Decision Guide* and *It's Your Choice Reference Guide* are available at eff.wi.gov. Any known printing discrepancies will be clarified on this site. Other information is also available about insurance programs.

Look for the red envelope to sign up for ETF E-Mail Updates for the most current information at eff.wi.gov.

Health Insurance Marketplace

All plans

Health insurance Marketplaces (also known as the Exchanges) are available to individuals this fall and are separate from our program. These may be of particular interest to some of our members, including annuitants who are paying their health insurance premiums through annuity deduction or directly to their health plan. For more information visit HealthCare.gov, call 1-800-318-2596, see *Frequently Asked Question 8* in this guide and the Marketplace Notice in the *It's Your Choice Reference Guide* under the *State and Federal Notifications* section.

How can the Employee Reimbursement Account (ERA) program help to offset out-of-pocket health and dependent care costs?

Save money when you pay for out-of-pocket health care expenses or dependent day-care expenses through the ERA Program. A health care expense reimbursement account allows you to contribute tax-free money to pay for you and your family's health plan coinsurance, prescription drug copayments and other qualifying expenses that you pay out-of-pocket—such as dental, orthodontics and vision care. Federal law limits contributions to \$2,500 annually to a health care expense account. You can also set aside up to \$5,000 for dependent day-care expenses. Review the 2014 ERA enrollment booklet at eff.wi.gov for information about how the ERA program can help you save money.

You can enroll in commuter benefits at any time. You can use the commuter benefit program for parking, vanpool and public transit costs, and adjust it with your needs as they change throughout the year.