

It's *Your* Benefit

Health insurance and other benefit programs for state and local employees and retirees



Developing and delivering quality benefits and services to members while safeguarding the integrity of the Trust Funds.

Program Achieves Single Digit Premium Increases for Fifth Straight Year

Innovative health insurance program design changes and strategies implemented five years ago continue to bear fruit, as premium rate increases will average approximately 7% next year. This is the fifth straight year that increases have been in the single digits.

Individual rate increases may be higher or lower for some local government employers and some health plan options under the state plan, but overall, this is good news for participants and employers participating in the state's group health insurance program.

Rate increases were held to just 2% for the approximately 10,000 members age 65 and over participating in the Medicare Plus \$1Million plan. The program changes have not only proven themselves effective, they are key elements in the Department's work to keep cost

increases from rising as much as they otherwise would have, while maintaining a quality program at a reasonable cost.

The changes included adopting a three-tiered structure for premium contributions, incorporating quality measures into the health plan negotiation process and providing drugs through a transparent prescription drug plan operated by Navitus Health Solutions, a pharmacy benefits manager.

[Here are some notable changes for 2009:](#)

Out-of-pocket maximum increase

For most plans, the annual prescription drug out-of-pocket maximum amount will increase to \$385 per individual and \$770 per family.

Premiums, continued on page 2

Dual-Choice Enrollment Period October 6-24

This year's Dual-Choice health insurance period has been set for October 6-24, 2008. Dual-Choice is for currently insured active employees and retirees who take part in the State of Wisconsin Group Health Insurance Program. Participants may change from one health plan to another or switch from single to family coverage without a waiting period for pre-existing medical conditions. Changes are effective January 1, 2009.

Even if you are satisfied with your current plan, take the time to review any changes to the plan's premium, service area and health care providers. **If you want to remain with your current plan, you do not need to file a health application if your plan is still offered in 2009.**

Active employees: If you want to switch plans or change your level of coverage for 2009, you must complete a new health application. Give it to your payroll representative by 4:30 p.m. on October 24.

Retirees: If you want to make a change, send an application to the Department of Employee Trust Funds postmarked **no later than October 24**. Significant health plan changes are listed in the *It's Your Choice* booklet, which you will receive prior to the start of the Dual-Choice period. It is especially important to take the time to ensure that your plan and/or plan service area will be offered in 2009, and also review the premium information.

Reminders:

- Most University of Wisconsin System employees and those at a number of state agencies will not receive a paper copy of the *It's Your Choice* booklet. Instead, they will receive an e-mail notification of the booklet's availability online.
- The online version of *It's Your Choice* is very user friendly. You can find it and all health insurance news and information on our Internet site at <http://etf.wi.gov>.

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The out-of-pocket maximum amount for the state Standard Plan will remain at \$1,000 per individual and \$2,000 per family. The local Standard Plan does not have an out-of-pocket limitation.

Health Plan Changes

Anthem has developed a new network in Northeast Wisconsin: Anthem Northeast will be available in Brown, Fond du Lac, Manitowoc, Marinette, Outagamie, Shawano, Sheboygan, Waupaca and Waushara Counties. Anthem has additional providers in Calumet, Door, Kewaunee, Oconto and Winnebago Counties.

WPS Patient Choice Plans 1 and 2 have combined and are now called WPS Metro Choice.

Members enrolled in either of these plans will be automatically enrolled in WPS Metro Choice unless a Dual-Choice application is submitted. WPS Metro Choice will be a Tier 1 preferred provider plan. The plan will send information to current

members prior to Dual-Choice and distribute new identification cards at the end of this year.

Special note to prospective Medicare eligible retirees enrolled in Humana in 2009: Humana enrolls those members with Medicare Parts A and B into its Humana administered Medicare Advantage Private Fee-For-Service (MA-PFFS) plan that offers Uniform Benefits. Continuing this year, such members will have increased access to providers both inside and outside of Wisconsin compared to the non-Medicare Humana network. However, members will need to ensure their providers accept them as an MA-PFFS member. The Department of Employee Trust Funds cannot guarantee that all available providers within the regular Humana plan will also be available in the MA-PFFS plan. Contact Humana at 1-866-396-8810 if you have questions. Retirees who will become eligible for Medicare during 2009 should pay special note, since there will not be another enrollment opportunity until the next Dual-Choice period.

What's New in the *It's Your Choice* Booklet?

The *It's Your Choice* booklet contains crucial information about your health insurance benefits, including which plans are available, how to choose a plan, and what is covered. The Department publishes four separate versions of the booklet: Active state employees use ET-2107; retired state employees and continuants use ET-2108; local government employees and retirees use ET-2128; and University of Wisconsin graduate assistants use ET-2127.

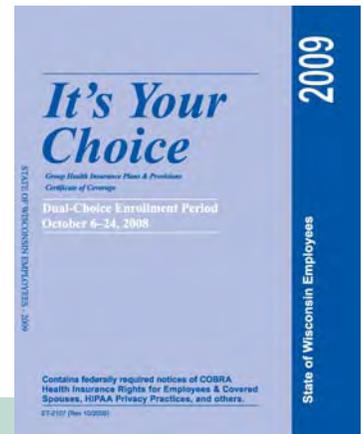
All four books can be found online at the following address: http://etf.wi.gov/members/health_ins.htm.

Some new features in all books this year include:

- Information comparing all health plans that offer Uniform Benefits on the basis of quality, wellness and disease management, online services, demographics and dental benefits. See pages G-2 through G-4.
- Information recognizing participating hospitals and physician groups that have reported information to such quality and safety reporting organizations as the Leapfrog Group, CheckPoint, and the Wisconsin Collaborative for Healthcare Quality. See pages G-5 through G-9. More details are online at:

<http://www.leapfroggroup.org>
<http://www.wicheckpoint.org>
<http://www.wchq.org>

- Improved health plan description pages (Section G) that include a section on new items specific to individual health plans, and redesigned plan information on referrals, prior authorization, and care outside the service area.



Online Help

Not sure where to start when you get your *It's Your Choice* booklet? Review the Department's newest online video, *It's Your Choice: Your Health Insurance Benefits for 2009*. The program explains how the book is organized, where to find specific information, and highlights important factors to consider when choosing a health plan for 2009. Find it in the Department's video library at <http://etf.wi.gov/webcasts.htm>.

Reminders and Announcements

Navitus Customer Service 24 Hours

The Navitus Customer Care Department is now available to members 24 hours a day, 7 days a week.

Phone: (toll-free) 1-866-333-2757

TTY (dial direct) 1-920-225-7005

(Closed Thanksgiving and Christmas Day)

January Health Insurance Premiums Collected in December

Retirees who pay for health insurance through deductions from their monthly Wisconsin Retirement System annuities will first see the new premium amount deducted from their December 1, 2008 payments. Health insurance premiums are collected in advance, so the premium for January 2009 is deducted in December.

Watch for Annual “Student Status and Disabled Dependent” Letter

For subscribers who have dependents age 19 or older (other than spouses): The Department of Employee Trust Funds requires annual verification of student eligibility and disabled dependent eligibility for health insurance through a questionnaire process.

Here are some important reminders about the process:

- Questionnaires must be returned to the health plans no later than December 1, 2008. Failure to do so may result in the loss of coverage for your dependent and unpaid claims.
- Notify your employer if your dependent will no longer be eligible for health insurance coverage. Failure to do so may result in loss of insurance continuation rights.

We're Glad You Asked

How do I find out about the next “MedDrop” collection day in my community? The University of Wisconsin-Extension Solid & Hazardous Waste Education Center publishes an online schedule of upcoming medicine collection days planned throughout the state. For more information and to view the 2008 medication collection schedule, go to <http://www4.uwm.edu/shwec> and select “2008 Medicine Collection Days” on the lower left section of the page. Plans are underway for a collection day to be held in Dane County — check the schedule for the exact date and location.

Attend a health fair during the Dual-Choice period — more than 28 have been scheduled for locations throughout the state

Representatives from the area health plans will be available to answer your questions. In addition, staff from the Department of Employee Trust Funds and the pharmacy benefit manager are scheduled to attend a select number of fairs. Check your *It's Your Choice* booklet or our Internet site for the complete list of dates and sites, and details on health fair staffing.

Optional Insurance Plans Not ETF Programs

There are a number of optional, employee-pay-all insurance programs not administered by the Department of Employee Trust Funds (ETF) available to state employees, including Spectera vision care, Epic supplemental benefits, The Hartford accidental death and dismemberment benefits, DentalBlue, and long-term care insurance from John Hancock and Mutual of Omaha.

Questions or concerns about the benefits of these plans should first be directed to the plan itself or, in some cases, to your payroll/ benefits representative.

Formal complaints about a plan can be directed to the Office of the Commissioner of Insurance. While the Group Insurance Board authorizes each of these plans to establish policies and contract with Wisconsin Retirement System participants or individual state agencies, the Board does not administer or oversee these plans. Therefore, if you have questions, contact the vendor. Do not contact ETF.

My son is a full-time student. What happens if he gets sick and has to drop some classes or drop out of school?

Currently, dependents who are full-time students are covered through the end of the calendar year in which they were full time students. However, a new state law goes into effect for our group on January 1, 2009. It allows most dependents to stay covered under their parents' health insurance for up to one year if they cease to be full-time students due to a medical leave of absence.



More Plans Offer Health Risk Assessments

A health risk assessment (HRA) is a tool to help you assess your health history and lifestyle choices in order to identify certain characteristics that may, over time, develop into diseases such as cancer, diabetes, heart disease and osteoporosis.

In the May 2008 edition of *It's Your Benefit*, we presented a chart summarizing the survey-oriented HRAs offered by the health plans participating in the state's group health insurance program. Since that time, more health plans have committed to making free HRAs available to members. The updated chart includes those new additions.

If your health plan offers an HRA, we encourage you to complete it. Check with your health plan's customer service department for more information. For a complete list of health plan contact information, go to the "Related Links" section of our Internet site, <http://etf.wi.gov>, or see the inside back cover and plan description pages (Section G) of the *It's Your Choice* booklet.

Health Plan	Offers Online Version	Offers Paper Version	Offers Telephone-Based Version	Does NOT Offer HRA to Our Group
Anthem BCBS	X			
Arise Health Plan				X
Dean Health Plan	X	X	X	
GHC Eau Claire	X			
GHC-SCW	X	X		
Gundersen Lutheran				X
Health Tradition	X*			
Humana	X	X	X	
Medical Associates				X
MercyCare Health Plan	X	X		
Network Health Plan	X*			
Physicians Plus	X			
Security Health Plan	X		X	
UnitedHealthcare	X			
Unity	X			
WPS Patient Choice				X

* available January 1, 2009

Enroll in the ERA Program and Save Money

Open enrollment for medical expense and dependent day care reimbursement accounts for the 2009 plan year is from October 6 to November 14. Watch for an Employee Reimbursement Accounts Program (ERA) *Summary Guide* in early October. More detailed program information is available on the Department of Employee Trust Funds Internet site at <http://etf.wi.gov>. You may also call the program administrator toll free at 1-866-440-7149.

How to save...

When you participate in the ERA Program, the money you pay for insurance premiums or deposit into your medical expense and/or dependent day care reimbursement account comes straight out of your gross pay before taxes are calculated.

A medical expense reimbursement account allows you to contribute money on a tax-free basis to pay for your family's health plan copayments, deductibles, and other qualifying expenses that you pay out-of-pocket such as dental, orthodontics, and vision care. You can contribute up to \$7,500 annually. A depen-

dent day care reimbursement account allows you to contribute up to \$5,000 annually on a tax-free basis to pay for dependent day care expenses.

How you can participate...

Log on to the ETF Internet site, <http://etf.wi.gov> and click on the ERA enrollment link (under the Members tab), or enroll over the phone by dialing 1-800-847-8253.

Online Video

One of our newest online videos, *The Employee Reimbursement Accounts Program*, provides everything you need to know about eligible medical and dependant care expenses, advantages of paying premiums for other employer benefits (life and health insurance), and enrollment and reimbursement procedures. Find it in our video library at <http://etf.wi.gov/webcasts.htm>.

Take Charge of Your Health: Know Your "Numbers" and Establish Good Communications

According to the American Heart Association, one in three Americans have high blood pressure. A third of the people with high blood pressure do not know that they have it because there are no symptoms. Therefore, screening for high blood pressure is a necessary part of stopping this silent killer.

Did you know that whether your medical provider follows the recommended protocol for taking your blood pressure can affect the accuracy of your reading and, ultimately, the treatment you receive?

During your next visit to have your blood pressure taken, be sure to do the following:

- Rest for five minutes before the reading.
- Sit comfortably with your back supported, legs uncrossed, and upper arm bared.
- Support your arm at heart level.
- Make sure that the cuff used to measure your blood pressure is the appropriate size. The cuff bladder should encircle 80% or more of your arm's circumference.
- Understand that your practitioner should be deflating the mercury column at about 2 to 3 mm per second. Ask if you are not sure!
- Maintain silence while the reading is taken.
- Ask your practitioner to wait a minute before he or she takes a second reading.
- Ask what your blood pressure numbers are and what they mean for your health circumstances.

Tip: See *Good Questions for Your Good Health* on page six for tips on how to communicate with your practitioner.

Has your doctor asked you about...?

As administrator of the state's group health insurance program, the Department of Employee Trust Funds has an interest in helping you proactively take charge of your health. We want you to discuss your dietary habits, exercise habits and tobacco use with your health care provider. In fact, as part of our annual health insurance satisfaction and experiences survey we ask more than 6,000 state employees and retirees these specific questions:

In the last 12 months, did a doctor, nurse, or other health care professional ask you about your dietary habits? 52% said "yes" to this question in 2008.

In the last 12 months, did a doctor, nurse, or other health care professional ask you about your exercise habits? 67% said "yes" to this question in 2008.

In the last 12 months, did a doctor, nurse, or other health care professional ask whether or not you smoke or use tobacco in any form? 83% said "yes" to this question in 2008.

The Department shares the survey results with the health plans participating in the group health insurance program. These are important questions to ask. If you haven't had this discussion with your doctor, make a note to share this information — about your diet and exercise habits and whether you use tobacco — at your next appointment.



Additional Resources Online

- For those with high blood pressure as a single condition, this Mayo Clinic chart might be a useful reference: <http://www.mayoclinic.com/health/blood-pressure/HI00043>. Keep in mind that your doctor may have a different goal for you.

- Tracking your blood pressure at home is another possibility. The American Heart Association has some recommendations for buying and caring for home equipment: <http://www.americanheart.org/presenter.jhtml?identifier=4495>

- The Mayo Clinic offers an online video showing how to properly measure your own blood pressure at home: <http://www.mayoclinic.com/health/blood-pressure/MM00529>



Good Questions for Your Good Health

Taking care of your health includes establishing good communications with your health care providers. To that end, the National Patient Safety Foundation's Partnership for Clear Health Communication suggests that you begin by asking these three questions every time you talk to a doctor, nurse, or pharmacist:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

The Foundation also suggests bringing to each medical visit a family member, a list of health concerns to discuss, and a list of medications you are currently taking. When visiting the pharmacy, be sure to ask the pharmacist if you have questions about your medication.

To help you easily remember what to do and which questions to ask, the Foundation provides a handy worksheet, *Tips for Clear Communications*. Find it online at the following address: <http://www.npsf.org/askme3/pdfs/tips.pdf>.

It's Your Benefit is published three times a year by the Wisconsin Department of Employee Trust Funds for subscribers in Wisconsin Retirement System insurance programs. To view this newsletter online, go to <http://etf.wi.gov/publications.htm>.

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