



STATE OF WISCONSIN
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CORRESPONDENCE MEMORANDUM

DATE: July 30, 2009
TO: Group Insurance Board
FROM: Lisa Ellinger, Deputy Administrator
Division of Insurance Services
SUBJECT: *It's Your Choice* Booklet Redesign

This memo is for informational purposes only. No Board action is required.

The purpose of this memo is to inform the Board about the redesign and distribution of the *It's Your Choice* booklet our members receive during the health insurance enrollment period each fall.

Background

The *It's Your Choice* booklet has traditionally contained a wealth of information pertaining to health care benefits and health plan options for members. However, due to the sheer size of the booklet and the technical nature of the information, the materials were considered a bit intimidating for our members.

A workgroup from the Division of Insurance Services began meeting last fall to discuss how we could improve our materials and make them more user-friendly for our members. The workgroup looked at models from other states and employers, and proposed a significant redesign for the 2010 *It's Your Choice* booklet.

Summary of the Redesign

The scope of the redesign involves not only the length and content of the booklets, but also the number of versions produced. Previously, we printed four versions of the booklet, one for each of the following member groups:

- State Employees
- UW Graduate Assistants
- State Annuitants/Continuants
- Local Employees and Annuitants

Reviewed and approved by Tom Korpady, Division of Insurance Services.

Signature

Date

Board	Mtg Date	Item #
GIB	8/25/2009	7

The workgroup decided to print one version that combined the state employees, UW graduate assistants, and annuitants/continuants, as these publications are very similar. The group also decided that the differences between the state and local plans warranted printing a separate publication for the local program. Therefore, there will only be two versions of the booklet for the 2010 plan year.

As for the size and content of the booklet, the workgroup decided to split the booklet into a brief "*Decision Guide*" and more technical "*Reference Guide*." The intent to create a more readable booklet that provides members with the key information they need to make a health plan decision, while preserving the more technical information such as the full certificate of coverage and required federal notifications in the *Reference Guide*.

The workgroup also sought ways to reduce the page count of each booklet, proposed putting more information on the Employee Trust Funds (ETF) website, and aimed to reduce waste, printing and postage costs by distributing the booklet in an electronic format when possible.

Electronic Distribution

In 2007, the UW System successfully distributed the *It's Your Choice* booklet to employees via email. In 2008, ETF allowed other state employers to opt for electronic distribution.

This year, ETF will require state employers to distribute the booklets electronically; it is optional for participating local government employers. Annuitants will receive paper copies of the booklets. We continue to work with all employers to make appropriate accommodations and provide paper copies when necessary (e.g., for new hires and employees without computer access). In summary, we aim to strike a balance between moving toward the greener, less expensive electronic distribution method, while making certain employers and members can access the information they need.

Conclusion

The primary goal of the booklet redesign is to provide our members with important information that is easy to understand. The changes noted above will also reduce our printing and postage costs and save staff time.

I have attached sample pages from the new Decision Guide to give Board members a general feel for the new format.

I will be available at the August Board meeting to answer any questions.

Attachment



It's Your Choice: 2010 Decision Guide

Group Health Insurance Plans

State of Wisconsin Employees
Retired State of Wisconsin Employees (Annuitants)
Members with Continuation Coverage (Continuants)
UW Graduate Assistants



Enrollment Period: October 5-23, 2009

Choose Your Health Plan

Introduction to Health Plan Options

Health Plan Map

Health Plan Premium Rates

Comparison of Benefit Options

Health Plan Features - At a Glance

Health Plan Descriptions



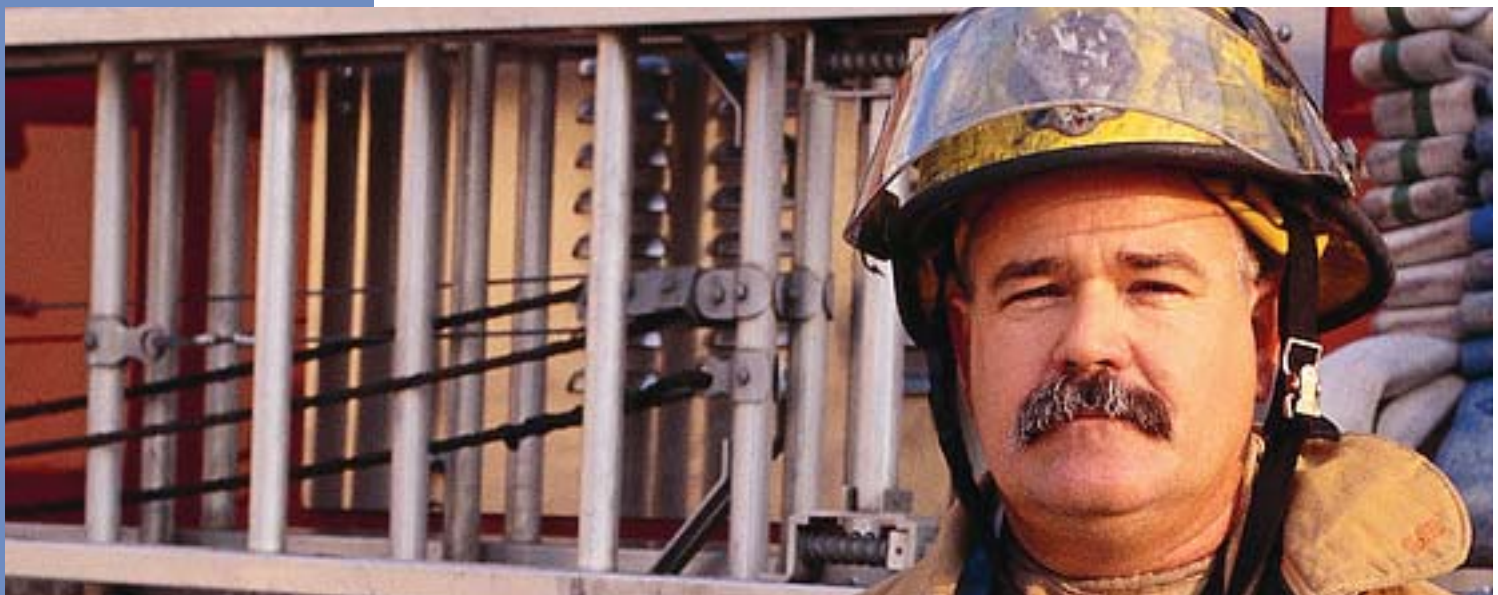
Health Fair Dates & Locations

October

City	Date	Time
Eau Claire	Oct 7	9:00-12:00
Department of Transportation 718 W Clairemont Ave. Chippewa Valley Conference Room		
UW-Eau Claire	Oct 13	10:00-1:00
105 Garfield Tamarack Room, Davies Center		
UW-Green Bay	Oct 6	12:00-3:00
2420 Nicolet Drive Phoenix Rooms, University Union		
Green Bay	Oct 14	8:00-12:00
Dept. of Transportation DTSD NE Reg. 944 Vanderperren Way, Green Bay Green Bay & Lake Michigan Conf. Rooms		
UW- Parkside- Kenosha	Oct 6	10:00-2:00
900 Wood Road Main Place, Wyllie Hall		
King	Oct 15	10:00-2:00
H	Wisconsin Veterans Home N2665 County QQ Martin Memorial Center Multipurpose Room	

October

City	Date	Time
UW-La Crosse	Oct 15	10:00-4:00
H	1725 State Street Valhalla, Cartwright Center	
Madison	Oct 6	10:00-2:00
Downtown Health Fair Dept of Commerce 201 W Washington Ave WHEDA Conference Room, First Floor		
Madison	Oct 6	10:00-1:00
D.O.C. Central Office 3099 E Washington Ave Training Center (Parking in Trng Ctr Lot)		
Madison	Oct 6	8:30-12:00
H	Dept. of Transportation 2101 Wright Street Main Conference Rooms	
Madison	Oct 7	11:00-1:00
DATCP 2811 Agriculture Dr. Lobby of the Prairie Oaks Bldg.Rm. 172		



Comparison of Benefit Options

BENEFIT	UNIFORM BENEFITS	STANDARD PLAN (If under Medicare Age)		MEDICARE + \$1,000,000 (Over Medicare Age)
		Preferred Provider	Non-Preferred Provider	
Annual Deductible ¹	No deductible	\$100 individual / \$200 family	\$500 individual / \$1,000 family	No deductible
Annual Co-insurance ²	As described below	None (except for mental health/alcohol & drug treatment)	80% / 20% Annual OOP maximum (<i>includes deductible</i>): \$2,000 individual / \$4,000 family	As described below
Maximum	\$2 Million	\$2 Million	\$2 Million	\$1 Million
Hospital Days	As medically necessary, plan providers only. No day limit.	365 per admission	365 per admission	120 days; semi-private room
ER	\$60 copay per visit	100%, no copay	100%, no copay	100%, no copay
Ambulance	100%	100%	100%	100%
Transplants (<i>May cover these and others listed</i>)	Lifetime benefit of \$1,000,000 <i>Bone marrow, parathyroid, musculoskeletal, corneal, kidney, heart, liver, kidney/pancreas, heart/lung, and lung</i>	100% <i>Bone marrow, musculoskeletal, corneal, and kidney</i>	80% / 20% <i>Bone marrow, musculoskeletal, corneal, and kidney</i>	100% <i>Bone marrow, parathyroid, musculoskeletal, corneal, and kidney</i>
Mental Health/ Alcohol & Drug Abuse	Inpatient, Outpatient, & Transitional, 100%	Inpatient 100% up to 365 days. Outpatient & Transitional 100%.	Inpatient 80%/ 20% up to 365 days. Outpatient & Transitional 80%/ 20%	Inpatient 100% up to 120 days. Outpatient & Transitional 100%
Routine Physical	One per year	One per year	One per year	Very limited, contact WPS.
Hearing Exam	100%	Benefit for illness or disease 100%	Benefit for illness or disease 100%	Benefit for illness or disease 100%
Hearing Aid (per ear)	Every 3 years: Adults, 80%/ 20% up to \$1,000; Dependents under 18, 100%, maximum does not apply.	For dependents under 18 only, every 3 years- 100%	For dependents under 18 only, every 3 years- 100%	For dependents under 18 only, every 3 years- 100%