

Optional Insurance and Long Term Care Insurance Program Proposals

Shayna Schomber

Manager, Optional & Self-Insured Health Benefits



Agenda

- **EPIC Benefits+**
 - Premium Changes Only
- **EPIC Dental Wisconsin: PPO and Select Plans**
 - Premium and Benefit Changes
- **Renew Mutual of Omaha contract**
 - No changes

Benefit Changes

EPIC Dental Wisconsin

- **Waiting Period Changes**

- Remove waiting period for basic and major services
- Remove waiting period waiver and creditable coverage provision for orthodontia

	Current	2018 Existing Enrollees	2018 New Enrollees
Waiting Period: Dental Services	3 months	None	None
Waiting Period: Orthodontia	12 months	12 months	24 months
Creditable Coverage Waiver	Yes	No	No

Benefit Changes

EPIC Dental Wisconsin

	Current	2018 Existing Enrollees	2018 Special Enrollments	2018 New Hires
Waiting Period: Dental Services	3 months	3 months	None	None
Waiting Period: Orthodontia	12 months	12 months	24 months	12 months
Annual Benefit Maximum	\$1,000	\$1,250	\$1,250 Tiered	\$1,250 Tiered
1st Year	\$1,000	\$1,250	\$600	\$600
2nd Year			\$800	\$800
3rd Year +			\$1,250	\$1,250

Premium Rate Changes

EPIC Plans – Active Employees

	Single		Family		Change
	2017	2018	2017	2018	
Benefits+ Total	\$21.56	\$21.38	\$64.68	\$64.14	-0.8%
Vision Add-on	\$4.04	\$3.64	\$10.48	\$9.44	-10.0%
Dental WI PPO	\$24.60	\$22.38	\$88.02	\$80.10	-9.0%
Dental WI Select	\$20.52	\$21.04	\$71.58	\$73.36	2.5%

Premium Rate Changes

EPIC Plans – Annuitants

	Single		Family		Change
	2017	2018	2017	2018	
Benefits+ Total	\$28.90	\$28.74	\$79.62	\$79.16	-0.6%
Vision Add-on	\$4.34	\$3.26	\$11.30	\$8.48	-25.0%
Dental WI PPO	\$35.62	\$35.62	\$127.48	\$127.48	0.0%
Dental WI Select	\$25.64	\$27.56	\$89.48	\$96.20	7.5%

Contract Renewal

Mutual of Omaha

- Long term care policy
- Renewal of 2017 proposal for 2018
 - No benefit changes
 - No contract changes

The background is a dark blue gradient with numerous out-of-focus light spots in shades of blue and purple, creating a bokeh effect.

Questions?

Thank you



[etf_wi](#)



[etf.wi.gov](#)



ETF E-mail Updates



608-266-3285
1-877-533-5020