

Letter 12 and Attachment

From: Donald Beck
To: [ETF SMB Board Feedback](#)
Date: Monday, March 19, 2018 5:50:29 PM
Attachments: [etf_Board_2018.pdf](#)

Attach are some of my concerns with some decisions for the medical benefits program

etf-Board

12 March 2018

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COMMENTS:

I do not understand the reasoning (or more accurately the lack of reasoning) for two of the decisions that have been made for the medical benefits program, and my communications have not provide any explanations.

1. The Fall 2015 decision to automatically enroll all members in a dental plan for 2016. This automatic enrollment was very unusual. Additionally, all the members were enrolled in a plan that required them to use a dentist in the Delta Dental of Wisconsin 'net' which was clearly unreasonable, since many members would need to change dentist in order to utilize the plan. The notice of this automatic enrollment that was mailed to me contained no details concerning this plan, and only after I wrote did I receive details of the plan in March 2016. I do not know what benefit it was thought to provide members of the trust, I am sure that this decision provided 'wind-fall' profits for Delta Dental, since they receive the insurance premiums for members without needing to provide services! It would be interesting to know how many members were entrapped in this dilemma.
2. The Wellness Wisconsin Program is, again this year, paying members \$150.00 to utilize the services of StayWell. This is an expensive benefit, since it cost the Trust \$150 plus the fees for StayWell to collect and process the data (\$100 to \$300?). The 2017 incentive may have been a reasonable tool to acquaint members with this StayWell, but I see no need to provide an incentive for the current year. [REDACTED]
[REDACTED] If some members found it beneficial, I am sure they would choose to utilize it without the incentive.

I am not a medical professional. However, StayWell seems to me to be a artful scam which has been sold to the trust, and the trust is paying trust members to further this scam.