

## Letter 7 with Response

**From:** [Don Vogt](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Advantage Plan  
**Date:** Monday, November 19, 2018 1:46:07 PM

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I am running out of my unused sick leave the end of December. I was thrilled that ETF had negotiated an advantage plan with UnitedHealthcare. It was a company had been considering going with after it being recommended to me by several retired people.

The premium rate of almost \$600 a month concerned me, so I attended a public general meeting with a UnitedHealthcare representative. I am able to get a very good plan for \$56 a month for my wife and me. I reviewed the information provided by ETF on the state plan and could very little difference. I called an ETF employee and said I was sure I am missing something and asked what I would receive for \$7200 a year that I would not receive for the \$672 a year plan I could get privately. The donut hole was mentioned, but otherwise there was no apparent benefit for me to go with the state negotiated plan.

This surprised me as all of the insurance plans I enjoyed in my state service and in retirement were wonderful. I could not understand how I could go with the \$7200 annual premium when my maximum out of pocket cost for one of us would be \$4500 in the worst case situation for the year with the private plan.

Surely a plan could be negotiated with no donut hole at a rate closer to what is available in the private sector.

I was told by ETF that the Group Insurance Board value feedback and this is why I am writing to you. I would love to get back into the state negotiated plan next year if this could be addressed. Please let me know if I am missing something.

Thank you for all the great service you have provided to me over the past almost 50 years.

Don Vogt  
501 River Bluff rive  
Manitowoc, WI 54220  
(920) 684-9392

**From:** [ETF SMB Board Feedback](#)  
**To:** [Don Vogt](#)  
**Subject:** RE: Advantage Plan  
**Date:** Thursday, November 29, 2018 11:24:00 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)

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Dear Mr. Vogt,

Thank you for your inquiry regarding the differences between the State of Wisconsin's Medicare Advantage plan, offered by UnitedHealthcare, and a plan you have found outside of our program for \$56 a month for yourself and your wife. Without the benefit of seeing the details of the plan you referenced, we cannot speak directly to the differences between the plans. In general, the state plan includes benefits that may not be available with individual Medicare Advantage plans. These benefits include:

- access to providers throughout the United States and its territories
- reimbursement to all providers who accept the plan and have not opted out of Medicare for allowable services (that is, even out-of-network providers get paid as though they are in-network)
- a monthly premium that includes the cost of both the Medicare Advantage plan and the Part D program offered by Navitus Health Solutions
- group plan where overall medical and prescription drug claims paid by the program impact its rates.

We hope this information is helpful. If you would like to submit a copy of the plan you have selected, we could provide more insight about the difference in benefits and pricing. You may reach out to Arlene Larson at [arlene.larson@etf.wi.gov](mailto:arlene.larson@etf.wi.gov).

Sincerely,



**Lisa Gurley** | Board Liaison

Office of the Secretary

Wisconsin Department of Employee Trust Funds | [etf.wi.gov](http://etf.wi.gov)

Teamsoft

608 261-9010 | 877 533-5020

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We've moved! Our new address is: 4822 Madison Yards Way, Madison, WI 53705-9100. Please continue returning forms and correspondence to: ETF, P.O. Box 7931, Madison, WI 53707-7931.

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