

2020 Supplemental Plan Proposals and Long-Term Care Update

Item 9: Group Insurance Board

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Supplemental Plans Program Manager

Office of Strategic Health Policy









Action Needed

ETF requests the Board approve:

- 1-year contract with Securian Financial, for Group Accident Insurance Coverage
- 2-year contract with Delta Dental of Wisconsin, for 3 Supplemental Dental plans available to state and local employees, retirees and dependents.

Supplemental Insurance Status

		2018	2019
	Dental	3 providers 6 plans	1 provider 2 plans
	Vision	2 providers 3 plans	1 provider
	AD&D	2 providers	1 provider 2 tiers
	Long-term care	1 provider	1 provider

Supplemental Proposal Process

December

- Communication sent to Dental, AD&D and Long-Term Care state employee providers around the country soliciting proposals for 2020

January

Proposals due:
January 31, 2019

February-April

- Staff reviews proposals
- Proposals sent to actuary for review
- Initiate contract negotiations with finalists

Proposals Received

6 Accident

4 from MetLife
2 from Securian

6 AD&D

4 from Zurich
2 from Securian

6 Critical Illness

4 from MetLife
2 from Securian

6 Dental

3 from MetLife
3 from Delta

6 Hospitalization

4 from MetLife
2 from Securian

1 Legal Planning

from MetLife

0 Long-Term Care

1 Vision

from MetLife

Recommended Vendors

Group Accident
Insurance with
AD&D

Securian
Financial

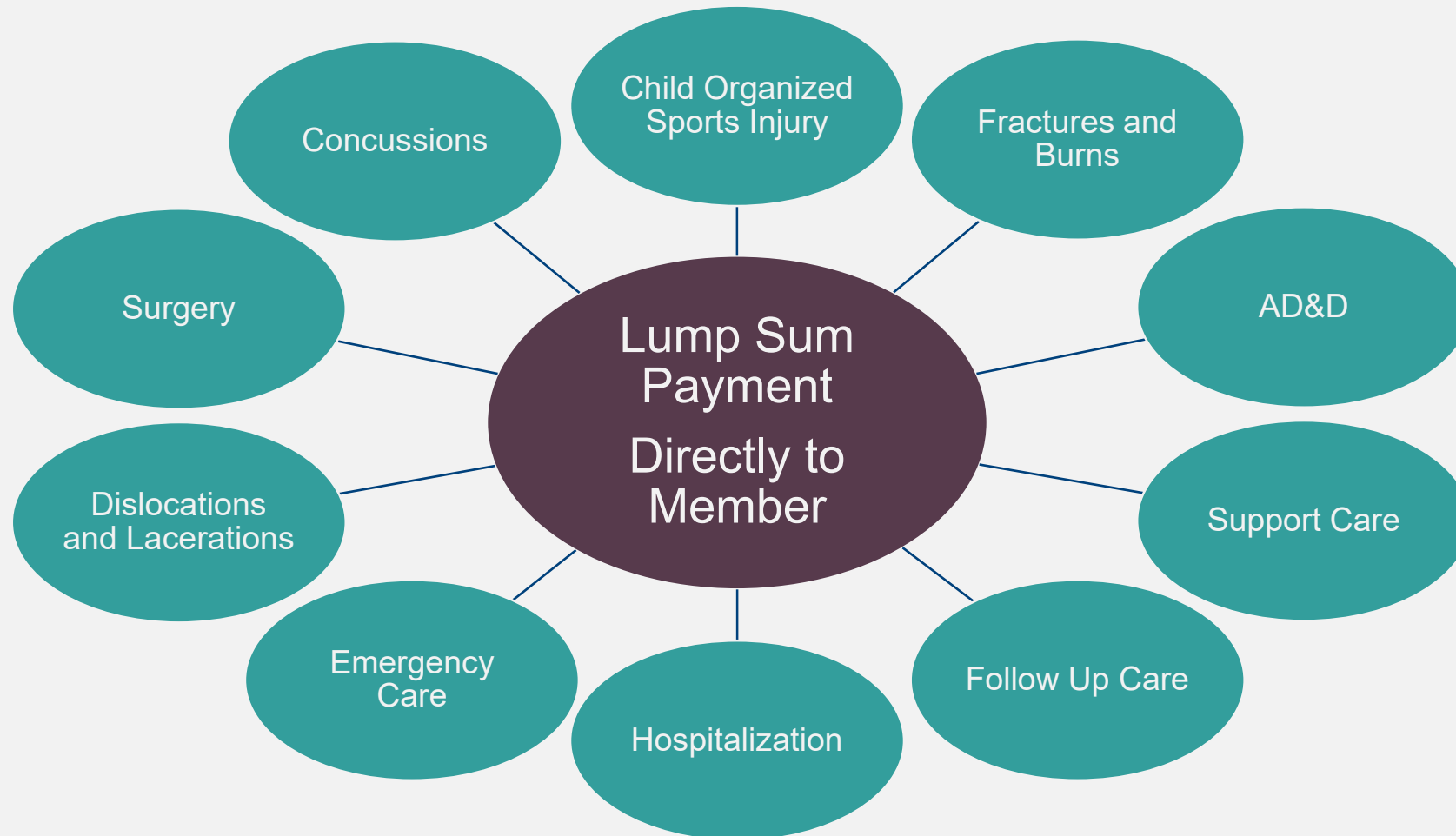
Supplemental
Dental

Delta Dental
of
Wisconsin




Securarian Accident Plan

Securian Accident Insurance



Securian Accident 2020 Premiums

Plan Type	Monthly Premiums
Employee Only	\$3.26
Employee + Spouse	\$4.93
Employee + Child	\$7.09
Family	\$10.46



Delta Dental Supplement Plans

Delta Dental Plan Design

	Select Plan	Select Plus Plan	Preventative Plan
Deductible/Benefit Max	\$100/\$1,000	\$25/\$2,500	\$0/\$1,000
Fillings/Cleanings/X-Rays	No	No	100%
Crowns/Bridges/Dentures	50%	60%	No
Sealants/Fluoride Treatments	No	No	100%
Implants/Partials	50%	60%	No
Oral Surgery	50%	80%	No
Orthodontics	No	50%/\$1,500	50%/\$1,500*

* Orthodontics under Preventative Plan only for children 19 and younger



2020-2021 Monthly Premiums

	Select	Select Plus	Preventative
Active Employees			
Individual	\$9.28	\$16.82	\$30.80
Individual + Spouse	\$18.56	\$33.64	---
Individual + Child(ren)	\$12.53	\$31.12	---
Family	\$22.28	\$51.30	\$77.00
Retirees			
Individual	\$15.44	\$27.06	\$30.80
Individual + Spouse	\$31.39	\$54.12	---
Individual + Child(ren)	\$21.19	\$50.06	---
Family	\$37.67	\$82.54	\$61.60

Expanding Supplemental Dental

Gives local governments a dental option to offer employees

Allows local government WRS Retirees the opportunity to participate in supplemental dental program

Local government work directly with vendor to receive payment and for inquiries, does not create more work for ETF frontline staff

ETF will use IYC materials, Local Employer Bulletins and work with local government associations to share news about the program

A family of three is walking along a dirt path in a lush, green forest. The mother, with curly hair and wearing a red and black plaid shirt, is walking behind the father, who is wearing a blue and white plaid shirt. They are both smiling and holding hands. In the foreground, a young girl in a white dress with black polka dots and pink shoes is walking towards the camera, also smiling. The background is filled with tall trees and dense foliage, creating a serene and natural setting.

Long-Term Care Update

Long-Term Care Update

- ETF received no bids for a LTC provider for 2020
- ETF and our broker HealthChoice continue to work on Terms and Conditions and a 3-party contract that may work better for a LTC provider for 2021
- No disruptions for Members who purchase LTC insurance prior to December 31, 2019





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Questions?

Thank you



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