

Letter 3 with Response

From: [Zager, Eric P - DVA](#)
To: [ETF SMB Board Feedback](#)
Subject: Suggestions
Date: Wednesday, September 16, 2020 2:14:53 PM

After receiving the following from EFT below, I am sharing my email, further below, to you.

Sincerely,
Eric Zager

If you wish to see changes to health benefits available, you can send your feedback directly to boardfeedback@etf.wi.gov. They handle all the changes made to health benefits.

Message: Cancellation of VSP-Open Enrollment I called earlier today, but wanted to reiterate my point. I am saddened to see VSP being replaced by Delta Vision. Delta is horrible. I carried Delta Dental through the State of WI a couple of years ago. Delta was a horrible administrator. I am predicting Delta Vision will be the same as Delta Dental. And here is how it goes. 1. When you sign up you have no clue what plan you have since Delta has many tiers and plans for their insurance. So, at the onset you think you have a coverage and your provider is in network for your coverage. Ahh.. but that is not what happens. 2. When you go to the provider and they submit your claim, this is the time where Delta reveals or denies you what you thought you choose. 3. Delta will pay the least they can and say your provider isn't a provider in your tier. The provider is in network, but not in your tier. Delta is horrible. Bring back VSP.

I don't carry the state health insurance, and VSP was the last state benefit I carried. I am saving more money for the State of WI than they are providing in the \$2000 payout for not carrying the state health insurance.

So, definitely increase the \$2000 for eligible employees who don't carry the state health insurance. Or is the \$2000 being taken away as well? I haven't heard.

Also, when one retires there should be an option to cash out one's sick leave for people in my case. Don't carry the state health insurance and won't in retirement. So, my sick leave will be left sitting there. Is there something in the works to cash out one's sick leave at retirement?

Sincerely,
Eric Zager

Dear Mr. Zager,

Thank you for reaching out to the Department of Employee Trust Funds (ETF) regarding concerns and questions on the insurance programs offered by ETF. We will do our best to answer each of your questions below. If you still have questions after your review, please feel free to contact me.

Every one to two years, the Group Insurance Board (GIB) requests proposals for supplemental benefit vendors for the next contract period. This is done to ensure the Board is offering the best possible insurance coverage to eligible employees, retirees, and their dependents. Each proposal is carefully reviewed by ETF staff for criteria such as plan benefits, cost, customer references, and ability to meet contractual requirements, prior to making a recommendation to the Board.

The DeltaVision proposal was the best overall submission for the contract period starting January 1, 2021 based on the criteria stated above. As part of the staff review, references for each vendor, including DeltaVision were verified and Delta Vision had excellent references. The DeltaVision contract ends December 31, 2022. The Board will request proposals for 2023 in late 2021 or early 2022. VSP is welcome to submit a proposal again at that time.

In contrast to the dental program, the supplemental vision program only offers one plan with one provider network. In general, network providers will verify eligibility and benefits prior to, or during, the visit.

Your last two questions are governed by state law, not ETF or Board policy. The \$2,000 health insurance opt-out benefit is set in Wisconsin Statute § 40.513 and administered by your employer and the Department of Administration. ETF and the GIB do not control the amount of this benefit. Any increase in the benefit amount would require a change in the law by the state legislature. ETF is unaware of any changes to this benefit at this time. If this law changes in the future by state legislature, members will be notified.

Likewise, the Accumulated Sick Leave Conversion Credit program is set in Wisconsin Statute § 40.05(4)b. Under that statute, sick leave has no cash value outside of the group health insurance program, and so cannot be cashed out. Any changes to that program would also require action by the state legislature.

I hope this answered your questions. Again, if you have additional questions please reach out to ETF or me at Eileen.Mallow@etf.wi.gov or by phone at (608) 267-0732.

Sincerely,
Eileen Mallow, Director
Office of Strategic Health Policy
Department of Employee Trust Funds