



**STATE OF WISCONSIN**  
**Department of Employee Trust Funds**  
 A. John Voelker  
 SECRETARY

Wisconsin Department  
 of Employee Trust Funds  
 PO Box 7931  
 Madison WI 53707-7931  
 1-877-533-5020 (toll free)  
 Fax 608-267-4549  
[etf.wi.gov](http://etf.wi.gov)

## ***Correspondence Memorandum***

**Date:** October 28, 2024

**To:** Group Insurance Board

**From:** Tom Rasmussen, Life Insurance and Dental Insurance Plan Manager  
 Office of Strategic Health Policy

**Subject:** 2025 Open Enrollment Communications

**This memo is for informational purposes only. No Board action is required.**

### **Campaign Highlights**

There were minimal changes to plan year 2025 benefits. Changes that were highlighted in campaign materials for the annual open enrollment (OE) period focused on medical benefit changes, a health plan name change, contribution limit changes for pre-tax savings accounts, the increase in the State Health Savings Account (HSA) employer contribution, and the State Maintenance Plan (SMP) changes. Below are the key highlights of those updates.

### Medical Benefit Changes

The following changes, effective January 1, 2025, were noted in OE materials:

- The annual medical deductible for the High Deductible Health Plan (HDHP) and Access HDHP increased to \$1,650 for individual coverage and \$3,300 for family coverage, to comply with federal requirements.
- The lifetime limit on orthoptic eye training treatments was expanded from two to no more than 12.
- Clarified certificate of coverage language for nutritional counseling coverage to allow for nutritional counseling services related to weight management.

### Health Plan Name Change

- Dean Health Plan – Prevea360 West and Mayo Clinic changed their name and will be now known as Dean Health Plan – Medica West and Mayo Clinic Health System. This change impacted 14 counties. No member action was required. Members who were enrolled in the plan as it was previously named were automatically enrolled in the renamed plan.

Reviewed and approved by Renee Walk, Director, Office of Strategic Health Policy  
 Electronically Signed 10/29/2024

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Pre-tax Savings Accounts

- The annual contribution limits for HSAs, Flexible Spending Accounts (FSAs), and Commuter Benefits were highlighted.
- Members enrolled in an FSA or a commuter benefit account must have a minimum contribution of \$50. Members currently enrolled who did not reenroll and have less than \$50 in their account will lose any money in their account.
- The HSA employer contribution increased to \$828 for individual coverage and \$1,650 for family coverage for State employees.

**Decision Guides**

The decision guides for plan year 2025 were not materially different from plan year 2024 guides. The various color schemes remained the same as in the last few years. The front cover icons were changed.

Due to the minimal changes to benefits for this year, we were able to include some information about preventive care and preventive drugs. The Department of Employee Trust Funds (ETF) felt that this was a topic that was important to include in the guides, as space allowed. Also included in the guides was a call out promoting the Health Benefit Virtual Forums and encouraging members to attend.

The number of guides delivered to employers increased to 16,000 from last year, which represents an increase of 1.7%. The number of guides mailed, primarily to retirees, decreased to 29,397 from last year. Table 1 illustrates decision guide distribution from the past four years.

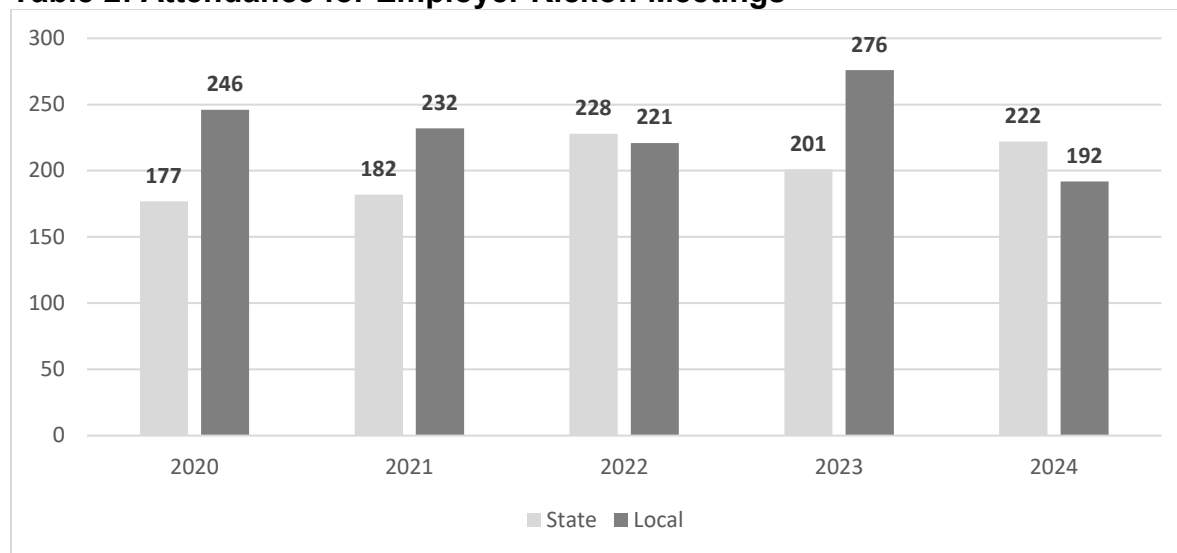
**Table 1: Decision Guide Distribution Plan Years 2022 - 2025**

	Plan Year 2022	Plan Year 2023	Plan Year 2024	Plan Year 2025
Number Produced	53,488	53,700	57,100	53,500
Initial Number Mailed to Employers	16,983	14,704	15,726	16,000
Initial Number Mailed to Retirees	30,604	31,182	30,938	29,397

**Employer Kickoff Meetings**

ETF again hosted virtual employer kickoff meetings to highlight key changes, reminders, and general information regarding the 2025 OE campaign. There were two state kickoff meetings and two local kickoff meetings held during the two weeks preceding the start of OE. 222 participants attended the state kickoff meetings, an increase of 10.4%, compared to 2023. Total attendance for the two local kickoff meetings was 192, a decrease of 30.4% compared to 2023. Note that an additional state kickoff meeting was added this year, while the number of local kickoff meetings was reduced by one. Table 2 shows total attendance for the employer kickoff meetings for the past five years.

**Table 2: Attendance for Employer Kickoff Meetings**



Surveys were distributed to participants following each kickoff meeting. Survey feedback was generally positive and will be used to enhance future employer kickoff meetings. 84% of respondents answered, “somewhat satisfied” or “very satisfied” when asked about their overall experience.

### **OE Virtual Forums**

ETF again hosted a series of Virtual Vendor Forums (Forums) during OE. A total of 15 90-minute Forums were conducted during the first three weeks of OE. Hosted by ETF staff, these Forums included breakout sessions where members and employers could hear presentations and engage in a question and answer session with vendors of their choice. A total of 640 participants attended the Forums during the OE period. Last year, 635 participants attended the Forums.

ETF introduced three evening Forums this year in attempts to accommodate members unable to attend daytime sessions. As a result of feedback ETF received last year, both UnitedHealthcare and Optum Financial had their own individual Forums, with separate scheduling, and did not participate in the breakout session Forums.

Surveys were sent to participants following each Forum. Feedback has been generally positive from both members and vendors. 62% of respondents indicated that they were satisfied to very satisfied with their experience. The most popular sessions were the UnitedHealthcare Medicare Advantage and Medicare Plus Forums.

ETF will continue to review and incorporate the survey results into future planning.

### **eLearning Videos**

No new eLearning OE videos were produced this year. ETF did review 21 existing videos to assess whether the content needed updating. 11 videos needed updates.

Most of the updates were relatively minor in nature. Some of the videos and accompanying resources required more extensive production work. For example, the “Dental, Vision, and Accident” video was divided up and made into three separate, shorter videos. “The Choosing a Plan Design” video needed updates to the case studies resources, as well as updates to the script to accurately reflect benefit choices.

All video changes were completed by the start of OE.

### **Website**

There were 236 ETF web pages that were reviewed and updated appropriately, leading up to the OE period. Updates to the website include:

- All insurance pages were updated with latest premium and benefit information.
- The Health Premium Increases for 2025 Plan Year webpage was updated. Members can access this page for a detailed explanation of the reasons why their health insurance premiums increased.
- The Insurance Help web page was created and published. Members can access this page to answer a variety of insurance-related questions. This page will be utilized the entire year by members, not just during OE.
- The Frequently Asked Questions web pages and the Life Event Guide web pages were all updated as needed.

ETF has collaborated with Professor Justin Sydnor from the University of Wisconsin School of Business over the past few years to study the HDHP option. This research utilizes anonymized health insurance claims data to analyze how out-of-pocket costs and healthcare usage differ between State of Wisconsin employees enrolled in the HDHP and those in It’s Your Choice (IYC) health plan designs. As part of this initiative, Professor Sydnor and his team developed the Health Plan Choice Project website, which offers research-backed videos and resources to help compare the various plan design options. ETF provided a link on our website to Professor Sydnor’s website. During the OE period, individuals accessed this website from the ETF website 96 times.

### **Benefits Mentor**

The Benefits Mentor tool was discontinued on September 1, 2024, due to low utilization.

### **Call Center**

The call center experienced a slight increase in call volume during the 2025 OE period. The average wait time, abandonment rate, and talk time decreased during the four-week period when compared to last year. Table 3 shows the Call Center metrics during the OE compared to the previous four years.

### **Table 3: Call Center IYC Metrics**

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	<b>2021 OE</b>	<b>2022 OE</b>	<b>2023 OE</b>	<b>2024 OE</b>	<b>2025 OE</b>
Number of IYC Related Calls	6,998	6,873	12,320	6,433	6,499
Average Wait Time	2:32	1:47	10:47	2:48	1:57
Abandonment Rate	6.79%	3.09%	20.48%	6.26%	4.6%
Average Talk Time	6:10	6:35	7:50	6:53	6:39

Staff will be at the Board meeting to answer any questions.