



2022 Health Insurance & Pharmacy

Webinar for State and Local Retirees



Medical & Pharmacy for Retirees

- Premiums & Rate Contributions
- Health Plan Offerings
- Medical Benefit & Limit Changes
- Reminders



Open Enrollment Period

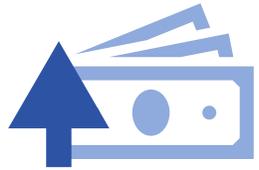


September 27 to October 22, 2021



Mailed applications must be postmarked by October 22, 2021

2022 Premium Summary



The Group Insurance Board approved a modest premium increase for plan year 2022

- Rate impacts vary by program option



Full premium rates available on ETF website or in the 2022 Decision Guides

Reminder: LAHP Premium Increase

- For 2022, 30% increase in addition to health plan premium increase for non-Medicare LAHP members
 - Non-Medicare LAHP premiums not enough to pay expected claims
 - Non-Medicare LAHP premiums too low for included benefits
- Full premiums available in LAHP Decision Guide (ET-2156) and on the ETF website

Non-Medicare LAHP Only



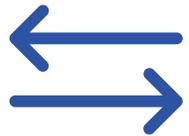
New Health Plan: Aspirus

- Aspirus Health Plan is newly available for plan year 2022
- Covers select counties in north-central Wisconsin
- Key providers include:
 - Aspirus Health
 - Ascension North & Central
 - ThedaCare
 - Bellin Health

Covered Counties:

- Clark
- Florence
- Forest
- Iron
- Langlade
- Lincoln
- Marathon
- Oneida
- Portage
- Price
- Shawano
- Taylor
- Vilas
- Waushara
- Wood

Network Change: Quartz Community



Network offering change – Quartz Community split

- Quartz Central
- Quartz West



Members currently enrolled in Quartz Community should select a new health plan



Quartz – UW Health network not impacted by this change

New Network: Quartz Central

- One of two networks replacing Quartz Community in 2022
- Covers middle and eastern parts of Wisconsin outside of Dane County
- Key providers include:
 - Aurora Health System
 - ProHealth Care
 - ThedaCare

Covered Counties:

- Adams
- Columbia
- Dodge
- Fond du Lac
- Grant
- Green
- Green Lake
- Iowa
- Jefferson
- Juneau
- Lafayette
- Marquette
- Richland
- Rock
- Sauk
- Walworth
- Waukesha
- Waushara
- Wood

New Network: Quartz West

- One of two networks replacing Quartz Community in 2022
- Covers western counties in Wisconsin
- Key provider system:
 - Gundersen Health System clinics and providers

Covered Counties:

- Buffalo
- Chippewa
- Clark
- Crawford
- Eau Claire
- Jackson
- La Crosse
- Monroe
- Pepin
- Trempealeau
- Vernon

2022 State Maintenance Plan (SMP)



State: 1 SMP county



Local: 7 SMP counties



Direct member questions about SMP to WEA Trust

What is SMP?

Per state statute, ETF must offer a standard supplementary plan design option – the State Maintenance Plan – in any county that doesn't have:

- A minimum of one health plan with premium rates that are classified as Tier 1 or in the lowest annual premium rate threshold determined by ETF, and
- Satisfy all provider access qualifications established by ETF, which ensure members can receive care within a reasonable distance on a county-by-county basis

SMP counties are evaluated on an annual basis

Medical Benefit Changes



Minor medical benefit changes for plan year 2022

- Adding coverage for medically necessary corrective jaw surgeries
- Removing timeframe requirement for tooth extractions or dental repairs due to accidents
- Updating and specifying telemedicine coverage

Telemedicine Coverage Changes

- New service category definitions and cost-sharing added for telemedicine – visit ETF website for details

Service Category	Cost: Non-HDHP Plans	Cost: HDHP Plans
E-Visit	\$0	Deductible, then \$0
Telehealth Visit	\$15 or \$25, depending upon provider specialty	Deductible, then \$15 or \$25, depending upon provider specialty
Telephone Visit	\$15 or \$25, depending upon provider specialty	Deductible, then \$15 or \$25, depending upon provider specialty

Pharmacy Benefit Change



Continuous Glucose Monitors (CGM) coverage will be allowed under the pharmacy benefit in 2022



CGM coverage will be available under both the medical and pharmacy benefit

Non-Medicare Only

Retiree Gym Membership Availability



WEA Trust – for the IYC Medicare Plus plan design – will continue to offer the Silver Sneakers gym membership for 2022



UnitedHealthcare – for the IYC Medicare Advantage plan design – will transition to Renew Active effective January 1, 2022

Limited Participation – Retirees Only

Reminder: COVID-19 Vaccine Covered



COVID-19 vaccines are safe, effective, and widely available



There is no cost for the COVID-19 vaccine



The latest information about health benefits and COVID-19 is available on the [ETF website](#)

Resources

- 2022 Open Enrollment Preview Video
- Open Enrollment Webinars
- Member Resources



What's changing in 2022

Open Enrollment

September 27 - October 22, 2021



2022 Open Enrollment Preview Video

- 2-minute overview of 2022 changes to health benefits
- Applies to all members
- Available to view here: etf.wi.gov/video/etf-2022-open-enrollment-preview

2022 Health Benefit Webinars



ETF Benefit Webinars

- Throughout open enrollment
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy for Retirees
 - Dental & Supplemental Programs
 - Pre-Tax Savings Accounts
 - Wellness Program



Benefit Vendor Q&A Webinars

- All health plans and vendors participating
- Throughout open enrollment



- Registration required via ETF website
- No PII/PHI permitted
- See ETF website at etf.wi.gov/health for session details and to register

Health Benefits Education Center

- New website section with information and resources about common conditions
 - Headache and migraine
 - Upper respiratory infections
 - Resources for sick children
- To learn more, visit etf.wi.gov/health-benefits-education



Featured Topics



Upper Respiratory Infections

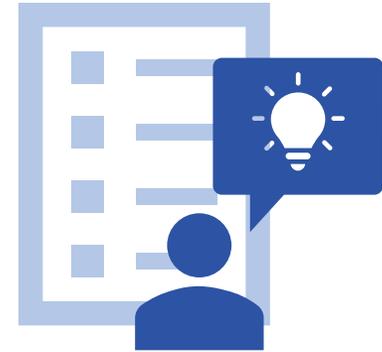
Decision Guides

- Retirees should have received a hard copy Decision Guide by mail
- If you did not receive a copy, please contact ETF to request one
- Decision Guides and the Application/Change Form for Retirees and COBRA Continuants available on ETF's website



Member Resources

- ETF website
 - Health landing page – etf.wi.gov/health
- Important Changes for 2022
 - State employees
 - Local employees – same for all Local Program Options
 - See meeting materials for PDF versions
- Health Plan and Vendor [contact information](#)
- [2022 Decision Guides](#)





Next Steps

Open Enrollment: September 27 – October 22, 2021

- Visit the ETF website or attend an ETF webinar for more information about health benefits changes for plan year 2022
- Contact the vendor or your employer benefits specialist with specific questions





Thank You



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ETF E-mail Updates



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