



# Health Insurance & Pharmacy

For Active State and Local Employees



# Objectives

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By the end of this presentation, you will be able to:

- Enroll in the Group Health Insurance Program, if eligible
- Choose a plan design
- Choose a health plan
- Find an in-network pharmacy near you
- Find resources for more information

# Group Health Insurance Program

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- Eligibility
- Enrollment
- Finding your employer's health plan information
- Monthly cost
- Uniform Benefits

# Eligibility and Enrollment

New Hires speak with your employer for specific enrollment opportunities

## State Employees

Elect medical coverage

Open enrollment

Life change event

Follow your employer instructions



## Local Employees

If employer offers the program

Open enrollment

Life change event

Follow your employer instructions

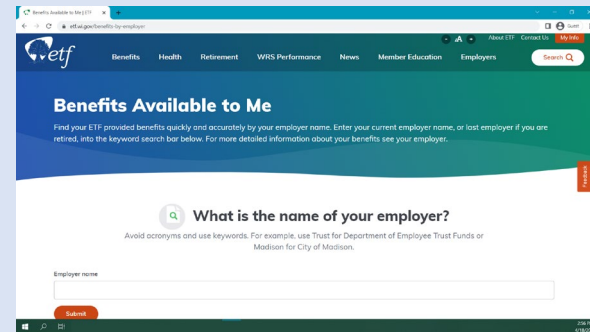
# Your Employer's Health Plan Information

## Speak with Your Employer



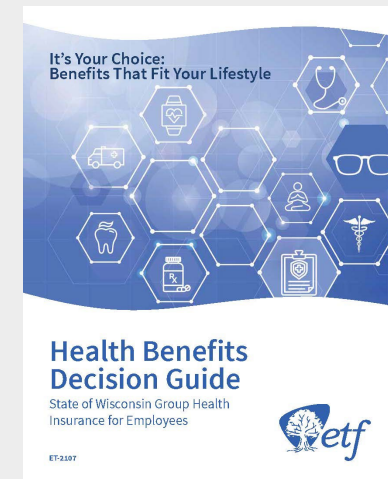
For specific program option

### Benefits Available to Me



[ETF Website](#)

### Health Benefits Decision Guide



Provided by employer

# Monthly Cost (Premium)



## State Cost Varies:

Per Plan Design  
(all plans available)

Individual or Family coverage



## Local Cost Varies:

Per Plan Design  
(plans limited by employer choice)

Individual or Family coverage

# Uniform Benefits

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- A standard set of covered procedures and services available to all Group Health Insurance Program members, regardless of employer or plan design option





# Choosing a Plan

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- Choose a plan design
- Choose a health plan
- Find pharmacy information and costs



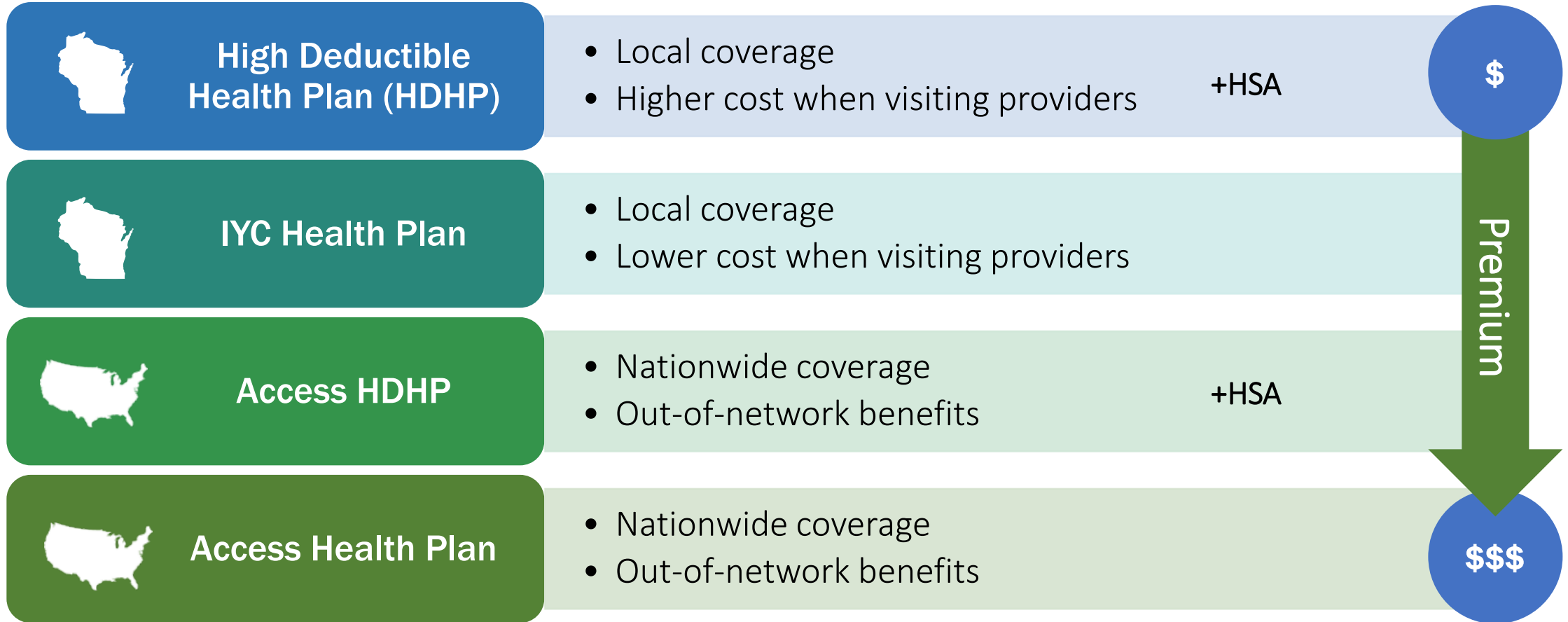
# Choose a Plan Design

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A plan design:

- Determines how much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If you can see out-of-network providers

# State Plan Designs



+HSA: Health Savings Account required (pre-tax savings accounts are available for all plans)

# Note: HSAs are required for HDHP Only

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To be  
eligible for  
an HSA:

Have no other health coverage\* that pays out-of-pocket health care expenses before you meet your HDHP deductible, including Medicare parts A and B.

\*excluding Accident Plan

# Local Plan Designs

Speak with Your Employer



For specific local plan design

A blue rounded square containing a white outline map of Wisconsin.

**Local Plan Design**

- Local coverage
- Employer choice of plan design

A green rounded square containing a white outline map of the United States.

**Access Health Plan**

- Nationwide coverage
- Out-of-network benefits



# Choose/Change Your Health Plan



# Uniform Pharmacy Benefit

[Navitus ETF](#)

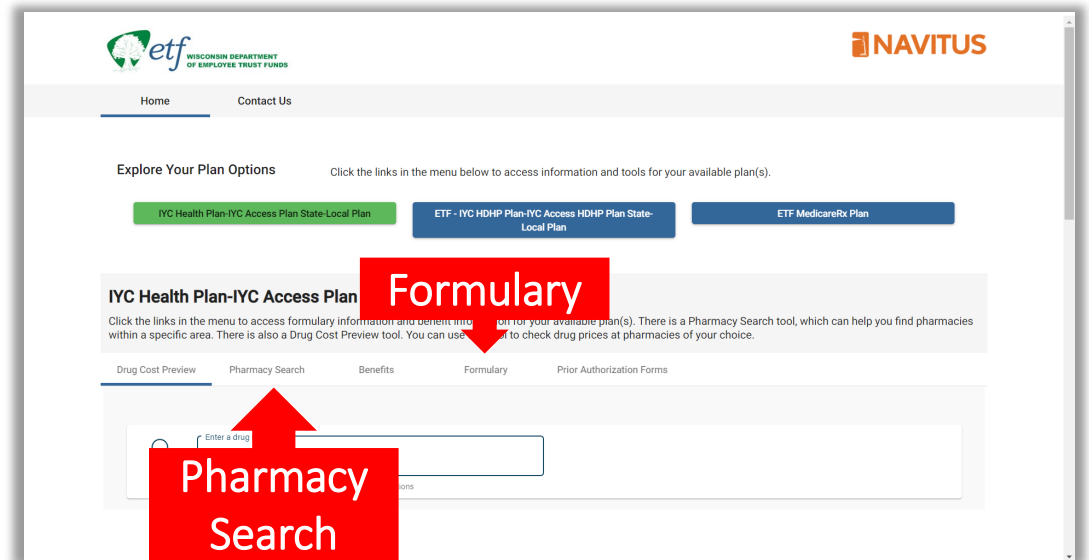
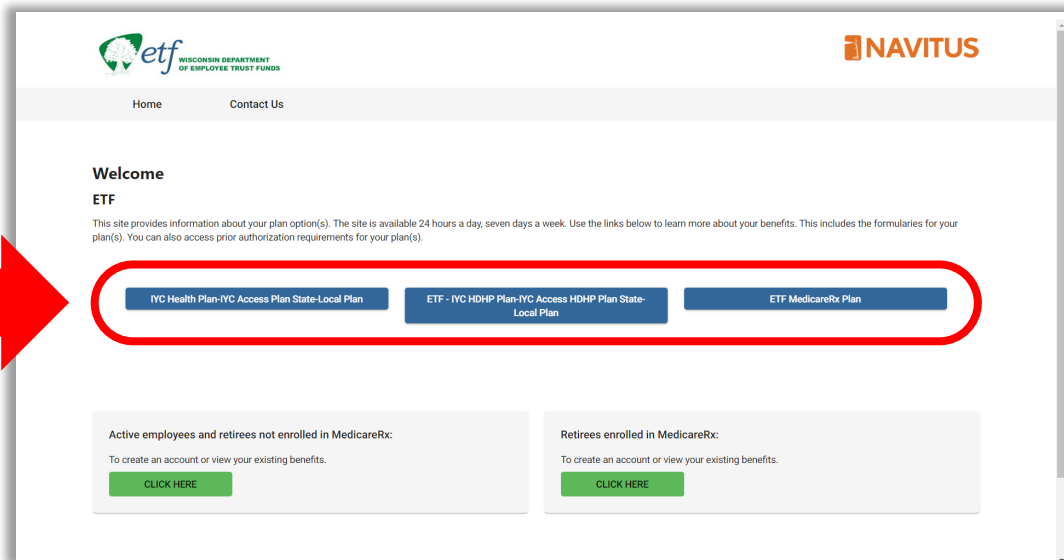




# Find a Pharmacy & Covered Drugs

1. Go to the [Navitus ETF](#) website and select your health plan design

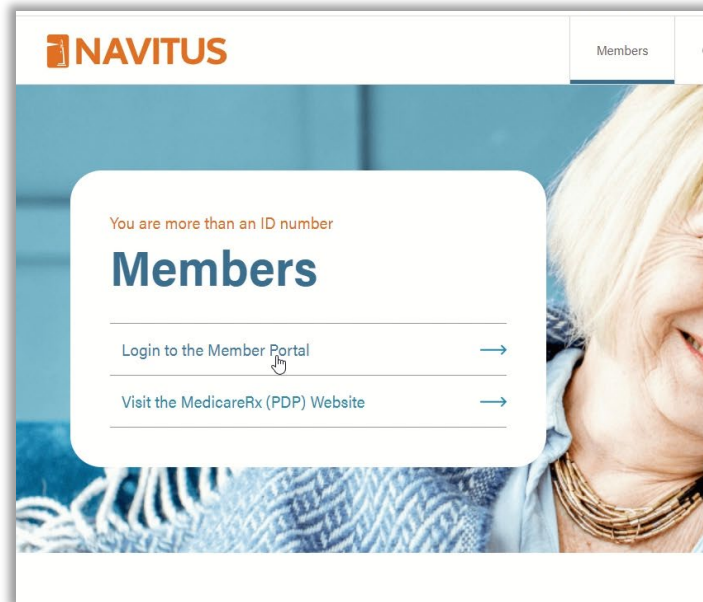
2. Find In Network Pharmacies or Covered Drugs



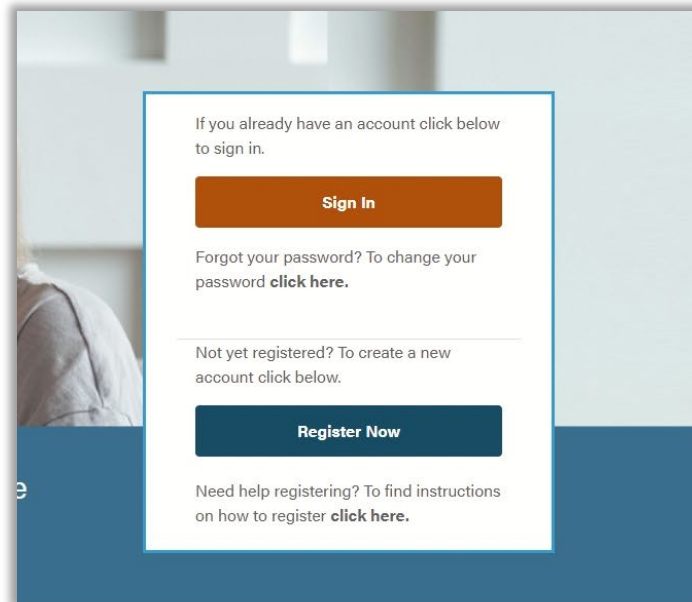
# Find the Exact Cost of Your Drugs

[Navitus.com](https://www.navitus.com)

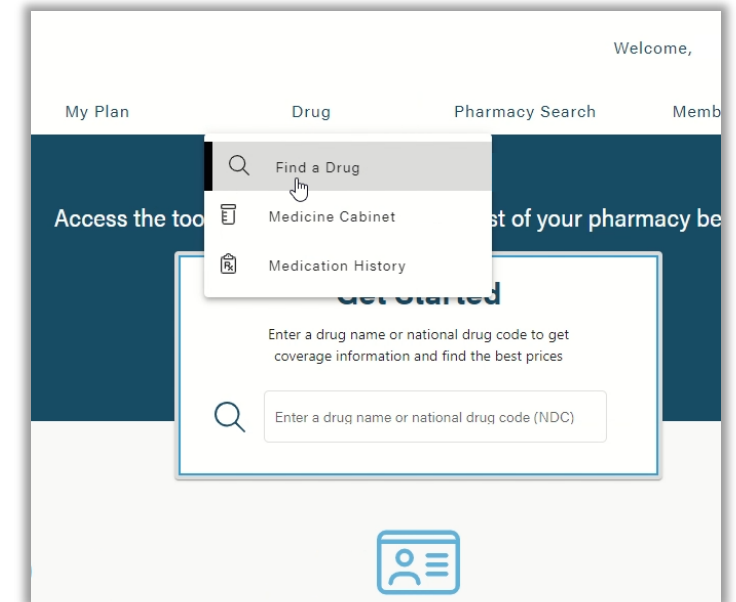
1. Select **Members** and Login to the Member Portal



2. **Sign In** with user ID and password or **Register Now**\*



3. Select **Drug** then **Find a Drug**



\* Navitus ID card needed



Health Insurance & Pharmacy for Active State and Local Employees



# Health Insurance & Pharmacy

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Watch on YouTube [Pharmacy Benefits – Employees](#)

## Related Resources

[Health Insurance & Pharmacy for Active State and Local Employees slides](#)

[Health & Pharmacy](#)

[Benefits Available to Me](#)

[Navitus ETF Benefits](#)





# Stay Connected

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