



# 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

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- Eligibility and 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

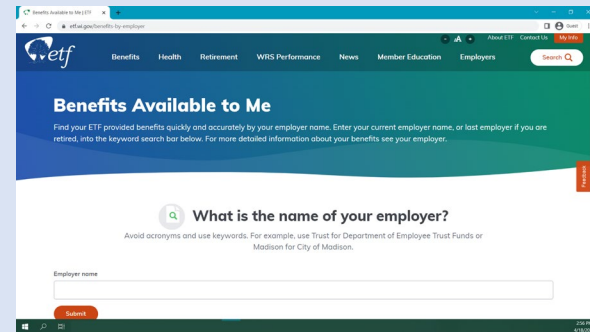
# Your Employer's Health Plan Information

## Speak with Your Employer



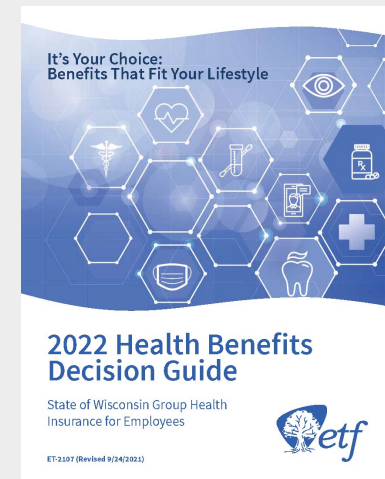
For specific program option

### Benefits Available to Me



[etf.wi.gov/benefits-by-employer](http://etf.wi.gov/benefits-by-employer)

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





# Choose a Plan Design

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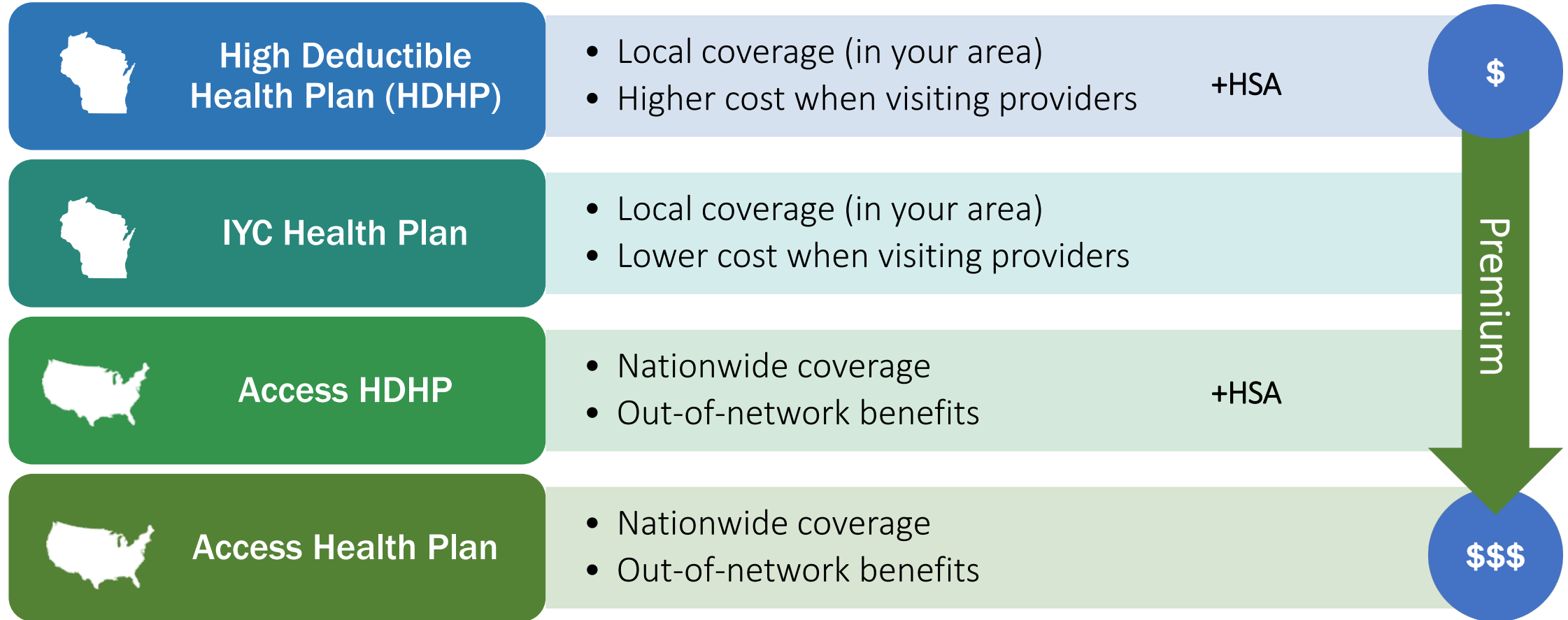
A plan design determines:

- 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 Employees may use Benefits Mentor to provide personalized plan design recommendations

# State Plan Designs



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

# 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 (in your area)
- Employer choice of plan design

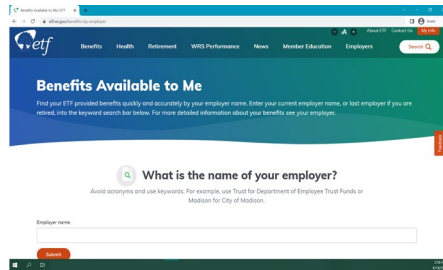
A green rounded square containing a white outline map of the United States.

**Access Health Plan**

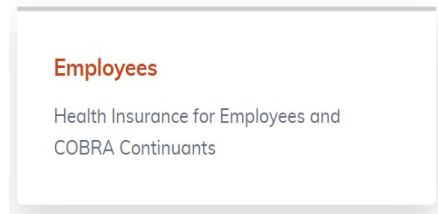
- Nationwide coverage
- Out-of-network benefits



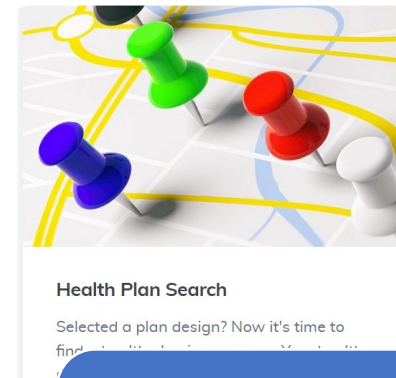
# Choose/Change Your Health Plan



Use  
Benefits  
Available  
to Me



Click  
Employees



Click  
Health Plan  
Search



## Filters

Use the filter fields to narrow the results shown.

### Where You Want to Get Care

Type a county or state and then select it from the drop-down that appears.

See

Use filters  
to narrow  
down your  
search

# Uniform Pharmacy Benefit



# Find a Pharmacy & Covered Drugs

1. Go to the [Navitus ETF Benefits](#) website
2. Select your health plan design


## Find In Network Pharmacies

- Select Pharmacy Search from the left menu

## Find Covered Drugs

- Select Formulary from the left menu

etf.benefits.navitus.com

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IT'S YOUR CHOICE.

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**Active employees and retirees not enrolled in MedicareRx:**  
To create an account or view your existing benefits.  
[Click Here](#)

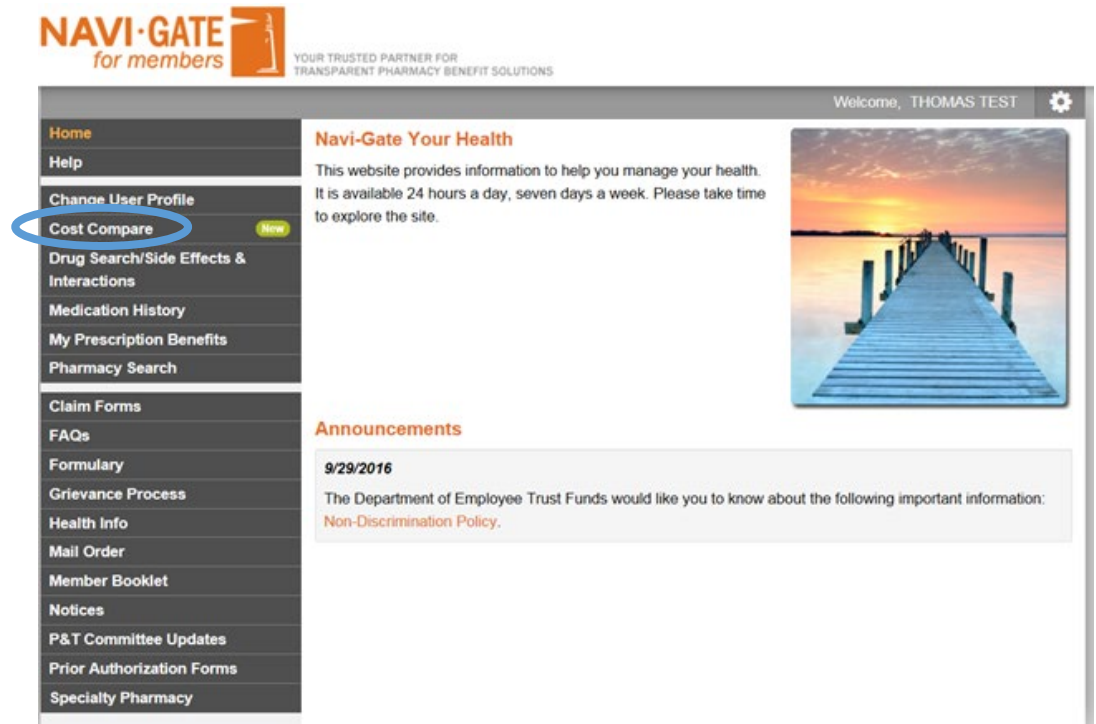
**Retirees enrolled in MedicareRx:**  
To create an account or view your existing benefits.  
[Click Here](#)

**Welcome**  
This site provides information about your plan option(s). The site is available 24 hours a day, seven days a week. Use the links below to learn more about your benefits. This includes the formularies for your plan(s). You can also access prior authorization requirements for your plan(s).

[IYC Health Plan / IYC Access Plan State & Local](#) [IYC HDHP Plan / IYC Access HDHP Plan State & Local](#) [MedicareRx Plan](#)

# Find the Exact Cost of Your Drugs

- Go to the Navitus Member Portal: [members.navitus.com](https://members.navitus.com)
- Log in with your User ID and Password
  - New to the portal?
    - Select “Click here for new registrations” and set up an account
    - Use Navitus ID card for Member ID
- Select “Cost Compare” from the menu on the left to see the cost at different pharmacies





# Stay Connected

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[etf.wi.gov](http://etf.wi.gov)



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