



Health Insurance & Pharmacy

For State and Local Retirees



Objectives

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

- Enroll in 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

- Eligibility and enrollment
- Finding your health benefits information
- Monthly cost
- Uniform Benefits

Eligibility and Enrollment



State Retirees

Elect medical coverage and/or Medicare

Open enrollment

Life change event

*Health Insurance Application/Change
For Retirees (ET-2331)*



Local Retirees

Last employer selected medical coverage
and/or Medicare

Open enrollment

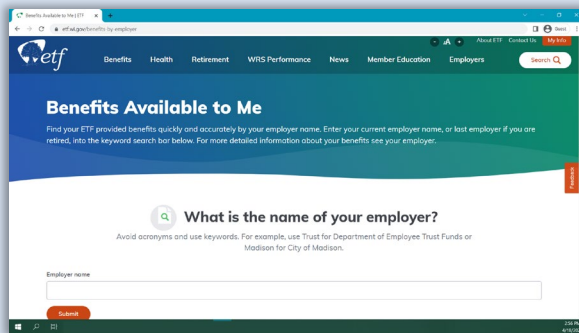
Life change event

*Health Insurance Application/Change
For Retirees (ET-2331)*

Finding Your Health Benefits Information

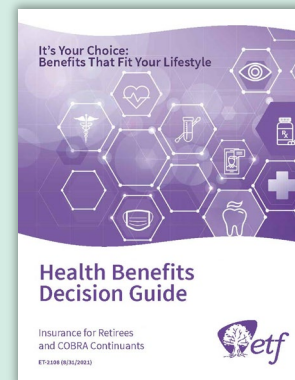
Go to the [Health & Pharmacy](#) page

Benefits Available to Me



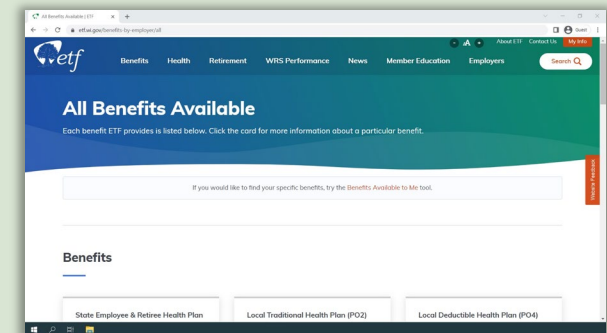
Type in your most recent employer's name to find your program option

Health Benefits Decision Guide



Under Forms, Brochures and Publications

Available Program Options



Go straight to your health plan

Monthly Cost (Premium)



State Cost Varies:

Per Plan Design
(all plans available)

Individual or Family coverage



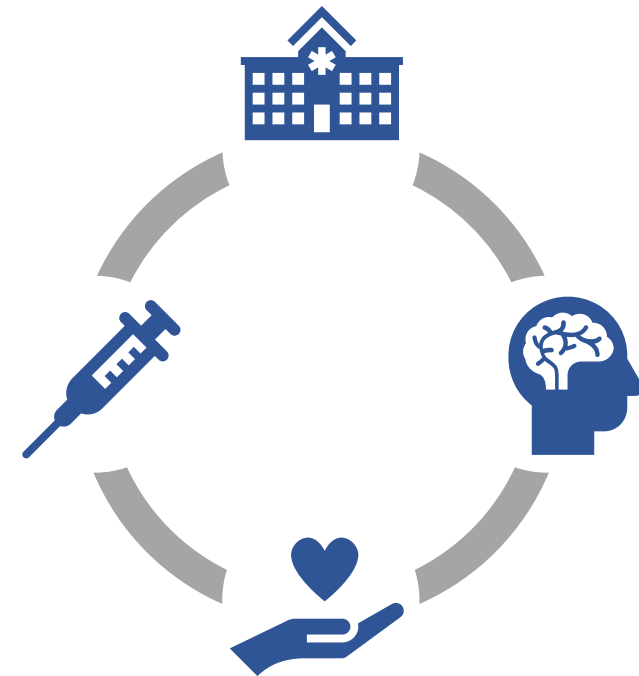
Local Cost Varies:

Per Plan Design
(plans limited by former employer)

Individual or Family coverage

Uniform Benefits

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



Note: Medicare offerings may have different benefits, depending on the plan design

Choosing a Plan

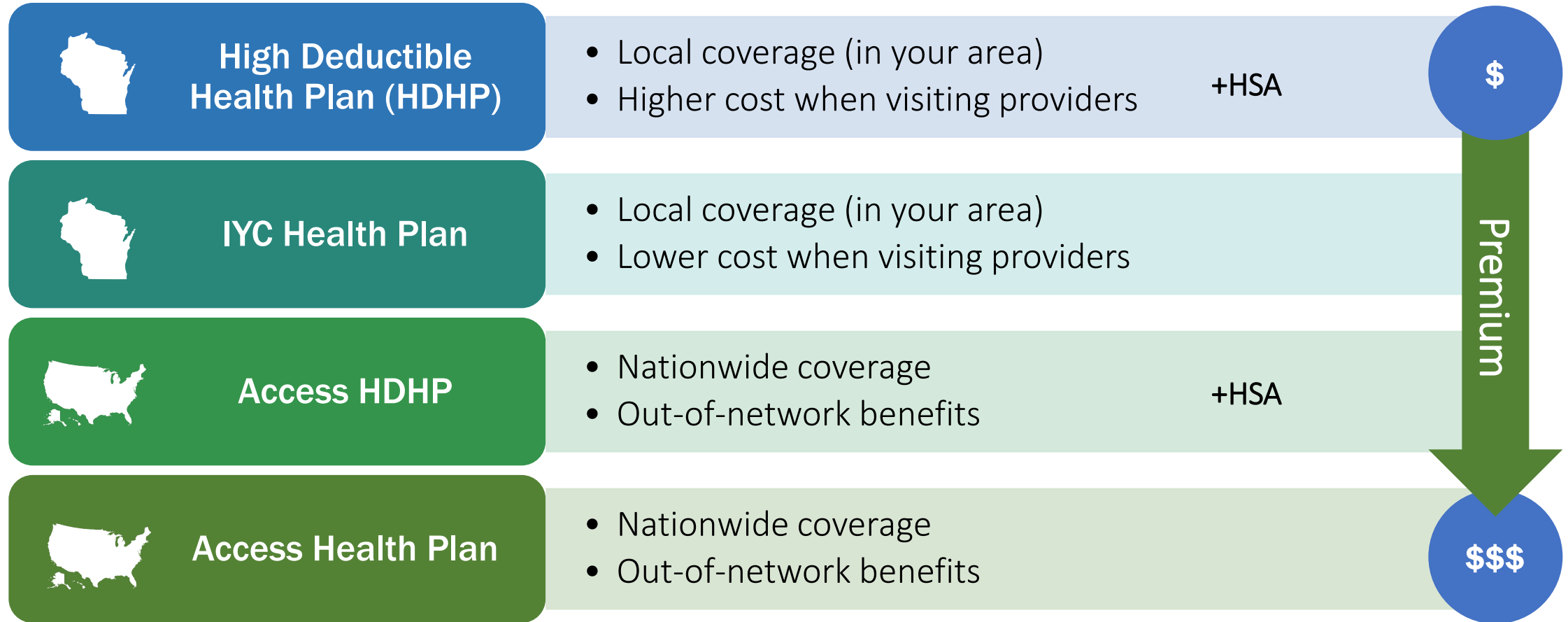
- Choose a plan design
- Choose a health plan
- Find pharmacy information and costs

Choose a Non-Medicare Plan Design

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 providers out-of-network

State Plan Designs (without Medicare)



+HSA: Health Savings Account required for HDHP participants only, eligibility restrictions apply

Note: HSAs are required for HDHP Only

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

Pay the monthly administrative fee



HDHP



Do not pay the monthly administrative fee

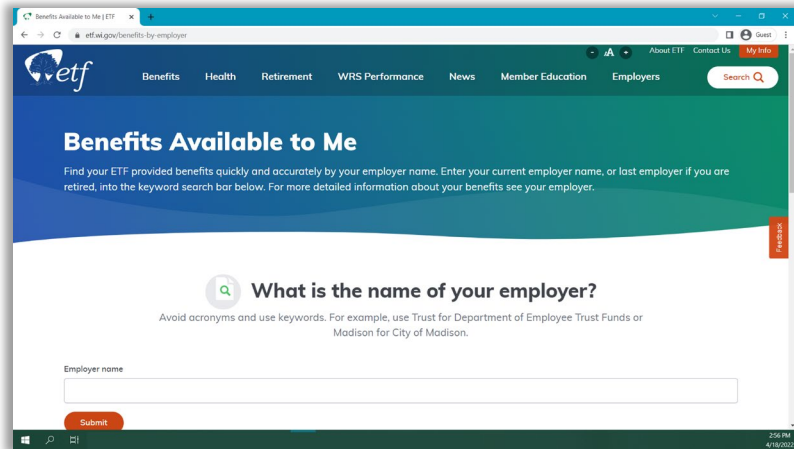


HDHP



Local Plan Designs (without Medicare)

Use the “Benefits Available to Me” page at etf.wi.gov



Type in your last employer's name to find your specific plan design



- Local coverage
- Employer choice of plan design



- Nationwide coverage
- Out-of-network benefits

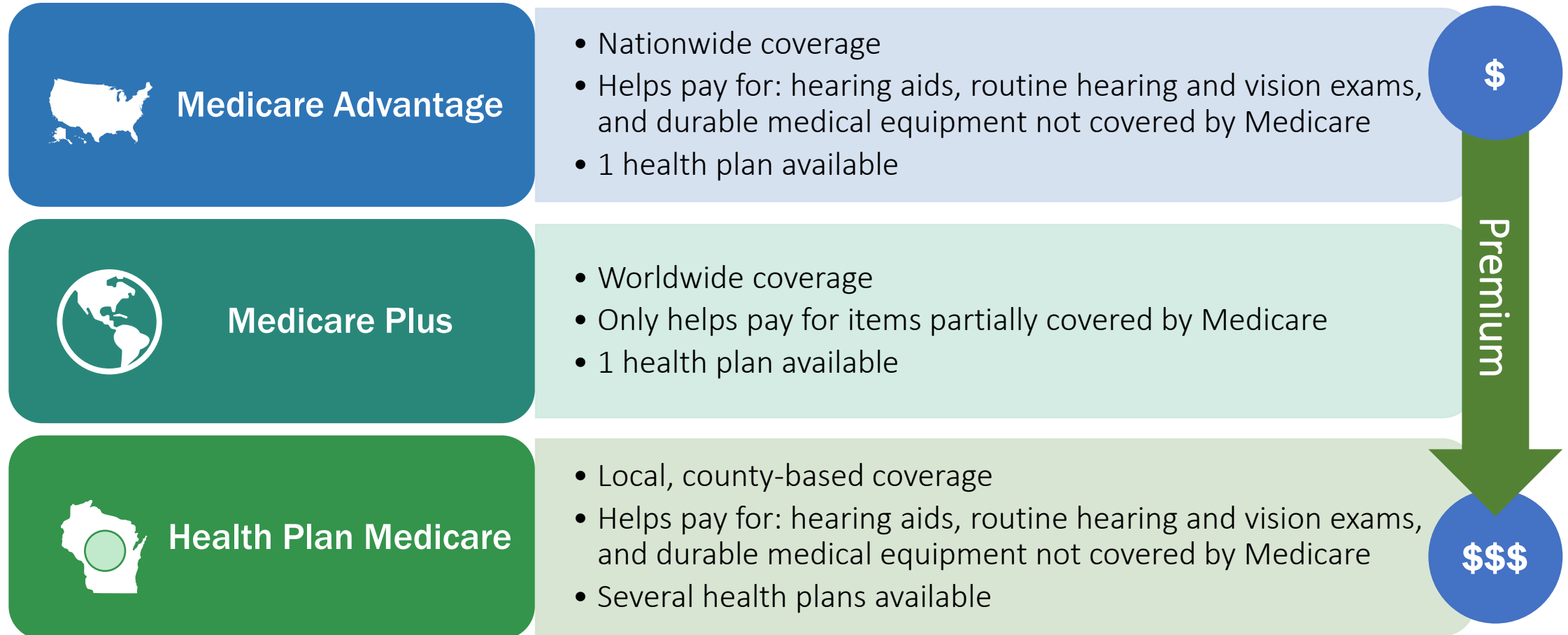


Choose a Medicare Plan Design

A plan design:



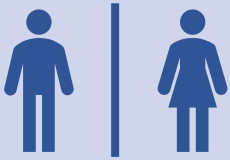
- Determines how much you pay per month
- Whether you can see providers locally or nationwide
- Could supplement coverage for services not traditionally covered by Medicare such as hearing aids

Retirees with Medicare Plan Designs

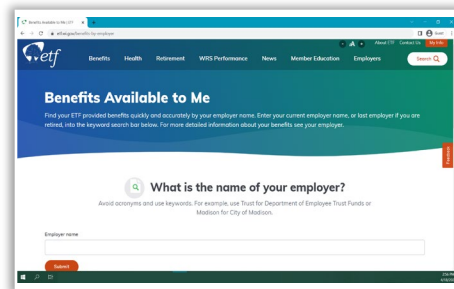


Emergency and urgent care are covered out-of-network for all plans

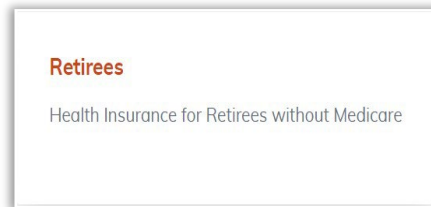
Medicare Coverage Options

Health Plan	Coverage	Requirements
Medicare Single		<ul style="list-style-type: none"> Insured member is enrolled in Medicare Parts A, B, and D
Medicare All		<ul style="list-style-type: none"> All insured members are enrolled in Medicare Parts A, B, and D All insured members have the same health plan
Medicare Some		<ul style="list-style-type: none"> One insured family member is enrolled in Medicare Parts A, B, and D Health Plan Medicare: All insured members have the same health plan Medicare Advantage or Medicare Plus: Non-Medicare insured members can select a different health plan

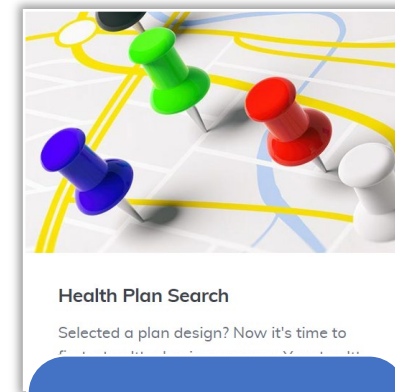
Choose/Change Your Health Plan



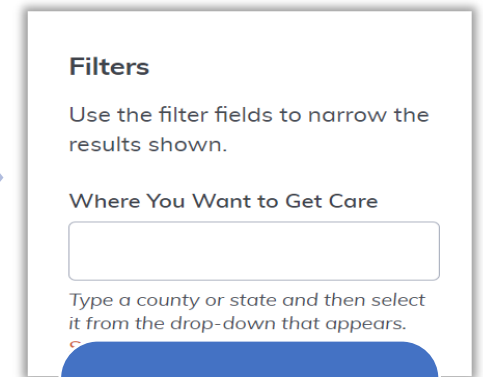
Use Benefits Available to Me



Click Retirees or Retirees with Medicare



Click Health Plan Search



Use filters to narrow down your search

Uniform Pharmacy Benefit

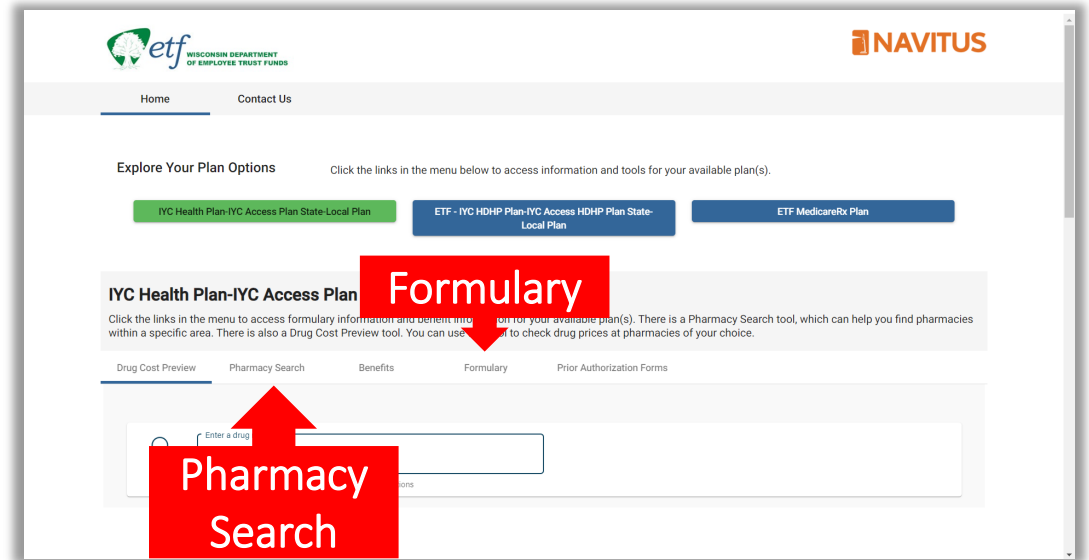
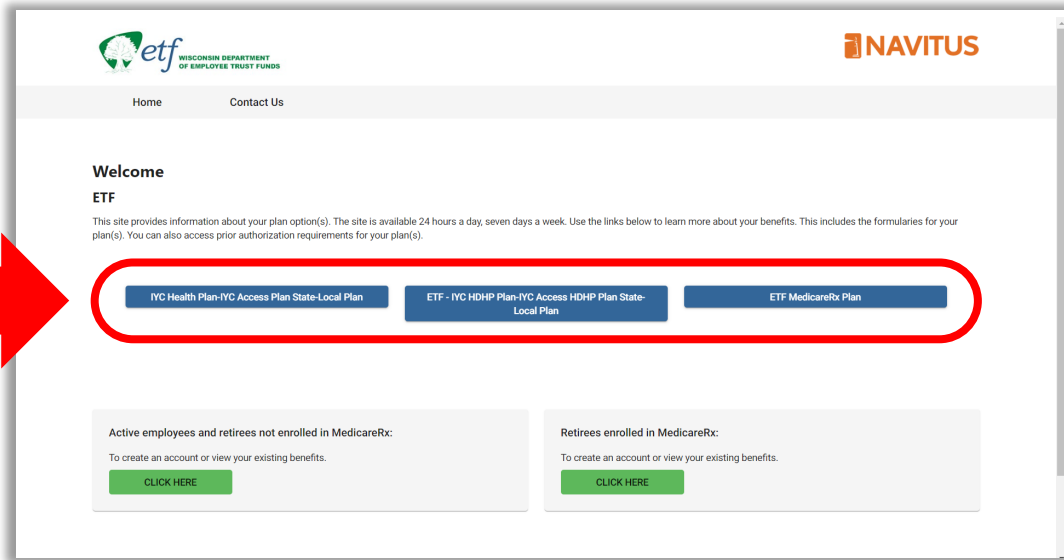
[Navitus ETF](#)



Find a Pharmacy & Covered Drugs

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

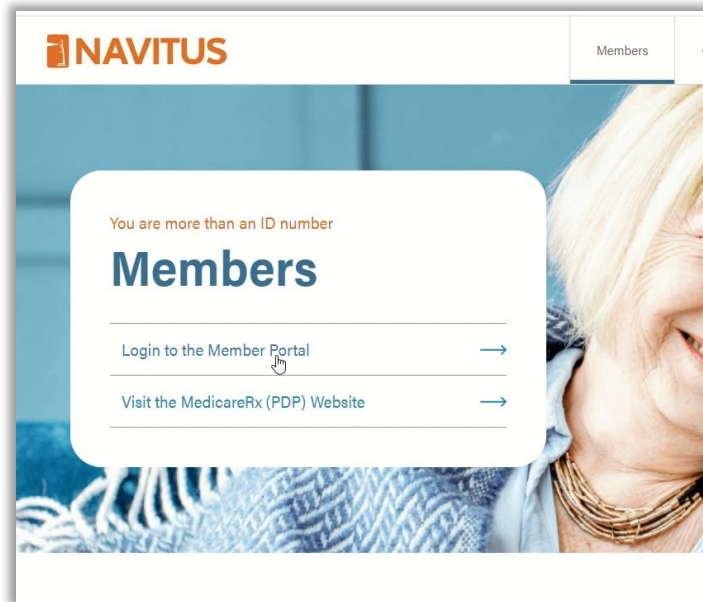
2. Find In Network Pharmacies or Covered Drugs



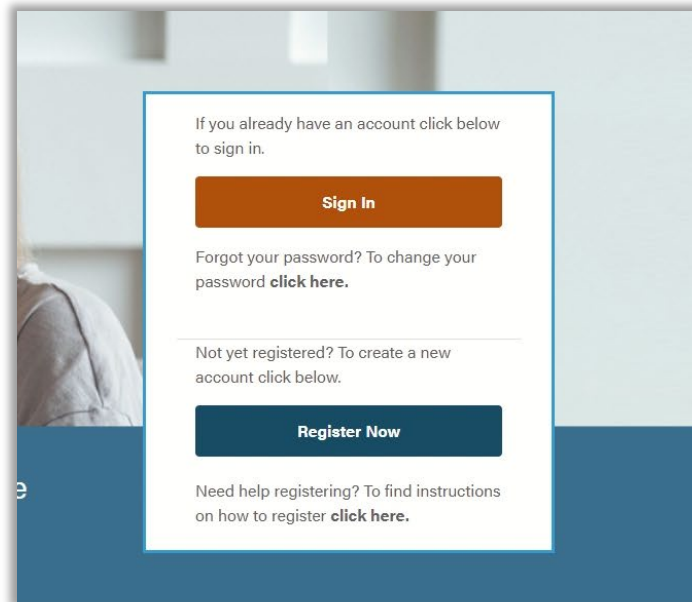
Find the Exact Cost of Your Drugs

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

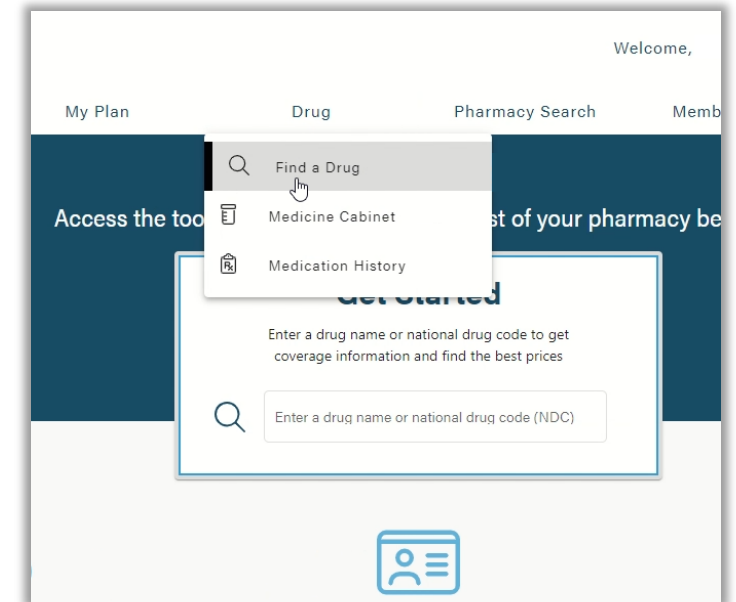
1. Select **Members** and Login to the Member Portal



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 Retirees



Related Resources

[Health Insurance & Pharmacy for Retirees slides](#)

[Health & Pharmacy](#)

[Benefits Available to Me](#)

[Navitus ETF Benefits](#)

Health Insurance & Pharmacy

For State and Local Retirees



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