



# Health Insurance & Pharmacy

For State and Local Retirees



# Objectives

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

- Enroll in Group Health Insurance, 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 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 [etf.wi.gov/insurance/health-pharmacy](https://etf.wi.gov/insurance/health-pharmacy)



## Benefits Available to Me

Search by your last employer's name



## All Program Options

Go straight to your health plan website page



## Decision Guides

Read or download a PDF document

# Monthly Cost (Premium)



State Cost Varies:

Per Plan Design  
and/or  
Medicare Coverage Option

Individual or Family coverage



Local Cost Varies:

Per Plan Design and/or  
Medicare Coverage Option

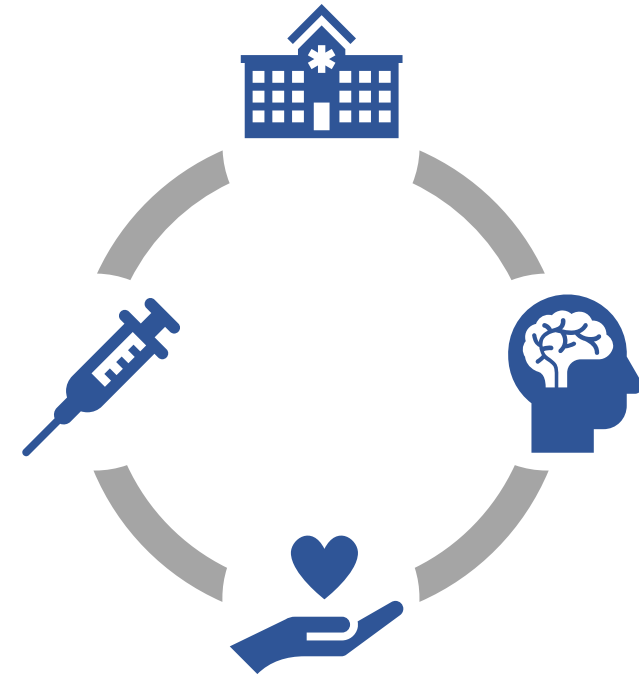
- Non-Medicare plan design determined by your former employer plan design choice

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



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

# Choosing a Plan

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





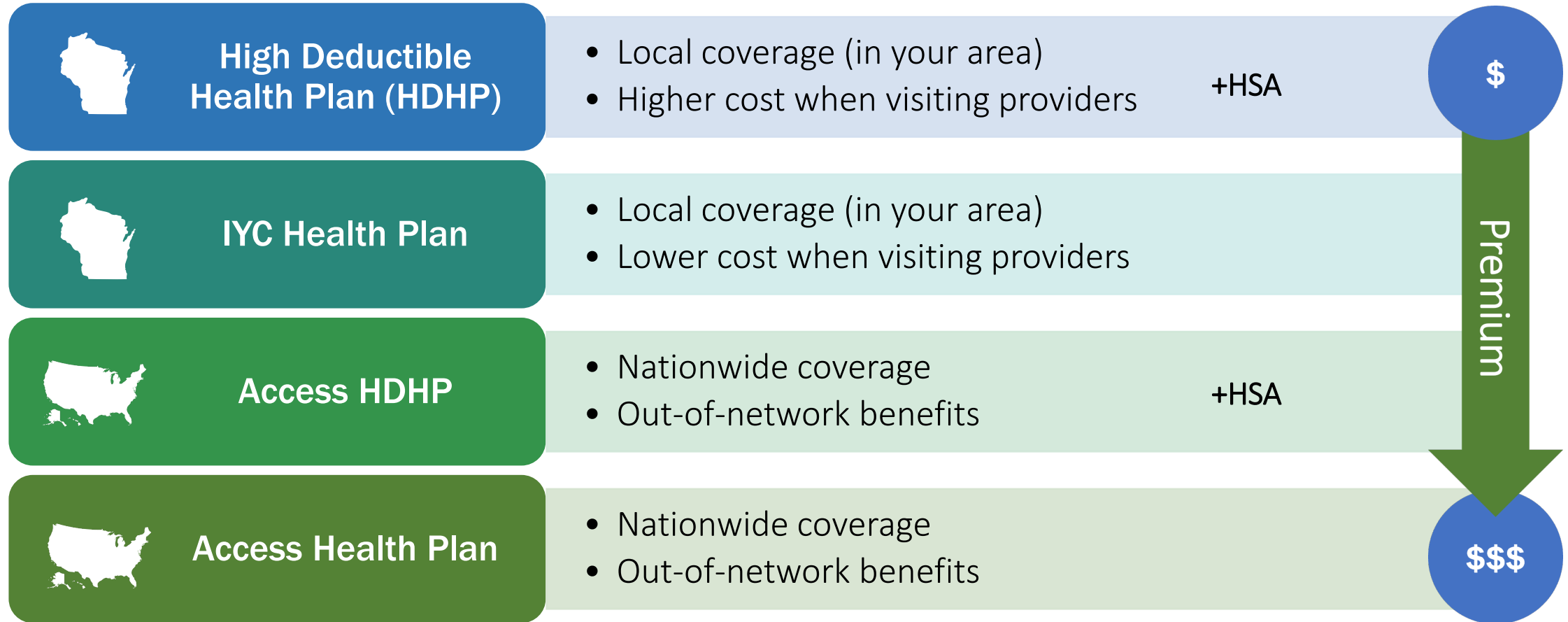
# Choose a Non-Medicare Plan Design

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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 providers out-of-network

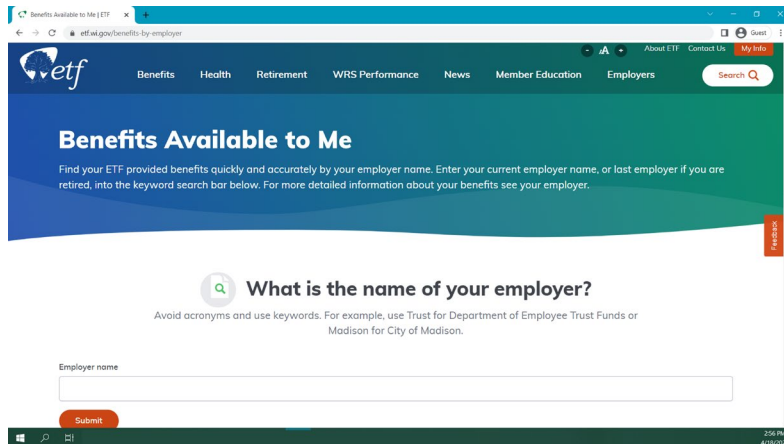
# State Plan Designs (without Medicare)



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

# Local Plan Designs (without Medicare)

Use the “Benefits Available to Me” page at [etf.wi.gov](http://etf.wi.gov)



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



- Local coverage (in your area)
- Employer choice of plan design



- Nationwide coverage
- Out-of-network benefits



# Choose a Medicare Plan Design\*

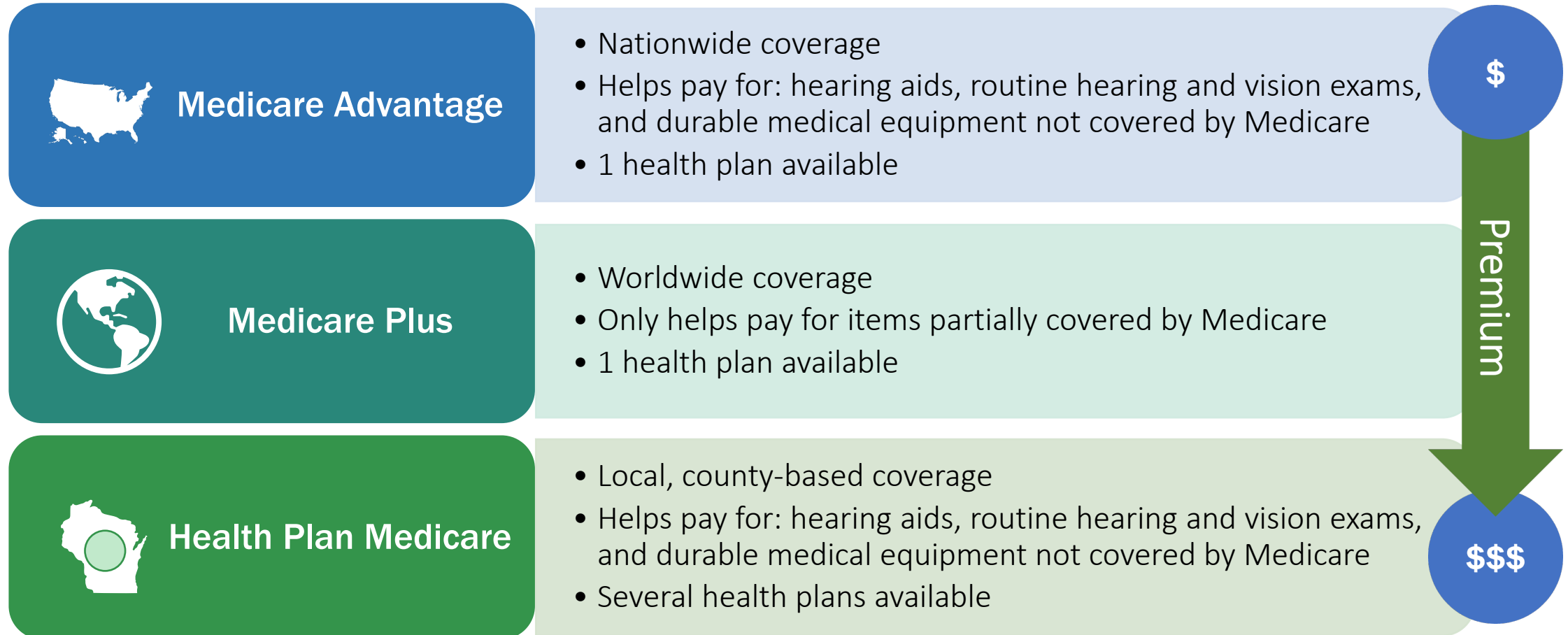
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A plan design determines:

- 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

\* Some types of Medicare coverage have one administrator



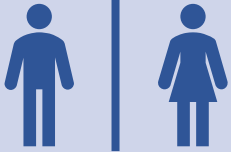
# Retirees with Medicare Plan Designs



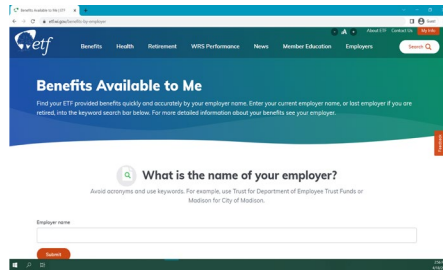
Emergency and urgent care are covered out-of-network for all plans



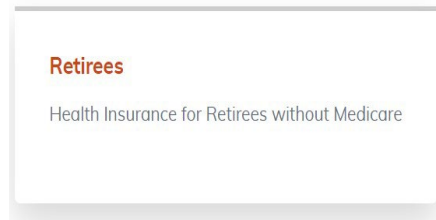
# Medicare Coverage Options

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

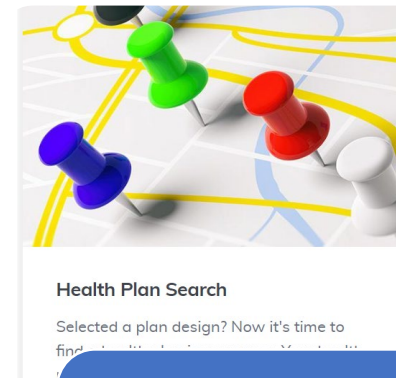
# Choose/Change Your Health Plan



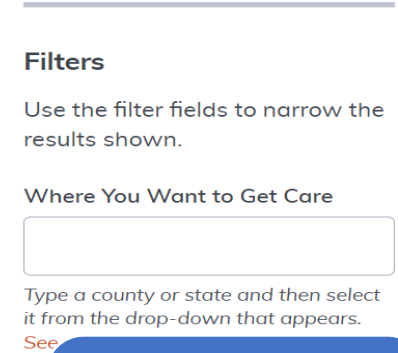
Use Benefits Available to Me



Click Retirees or Retirees with Medicare



Click Health Plan Search



Use filters to narrow down your search

# Uniform Pharmacy Benefit

Prescription drug coverage is different for Medicare, see the MedicareRx Plan formulary at [Navitus's ETF Benefits](#)



# 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



IT'S YOUR CHOICE.

Home Contact Us

### 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).

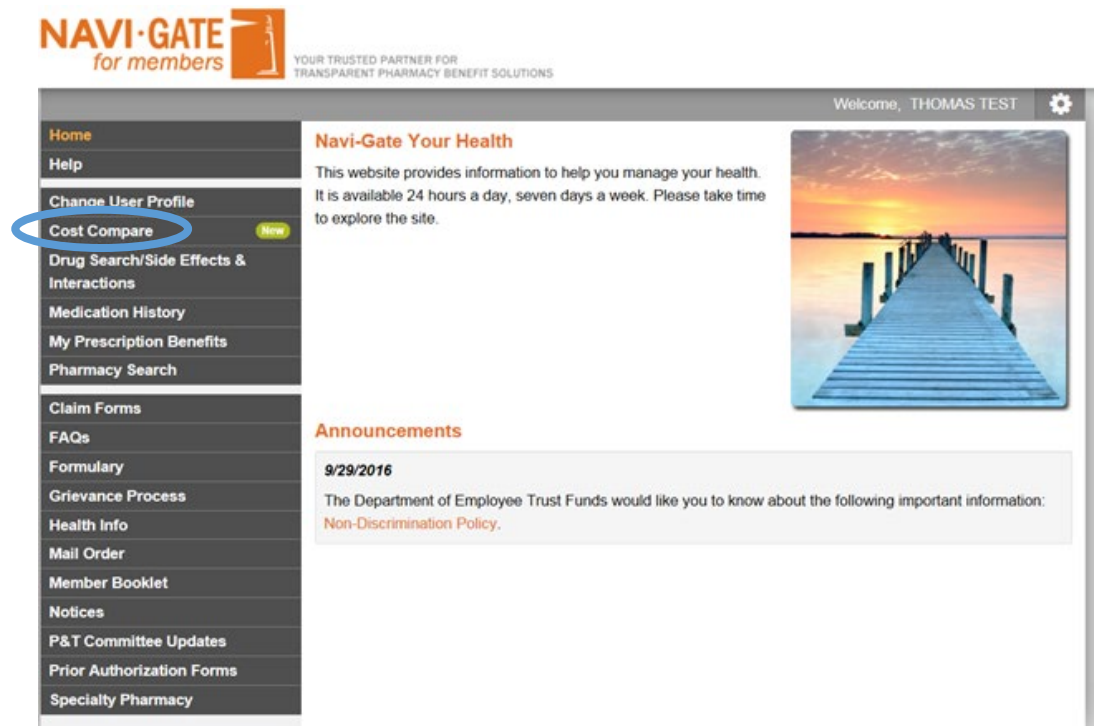
[IYC Health Plan / IYC Access Plan State & Local](#)

[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)



ETF E-mail Updates



1-877-533-5020

