

It's Your Choice: Benefits That Fit Your Lifestyle

Changes Happening in 2023

**ACTION
REQUIRED**

Your health plan may not be available in 2023. You may need to choose a new health plan.



2023 Health Benefits Decision Guide

State of Wisconsin Group Health
Insurance for Employees

ET-2107 (Revised 8/31/2022)



About This Guide

This guide provides a high-level overview of benefits available to you for 2023; open enrollment is **September 26 to October 21, 2022**. For complete information or to register for a webinar, visit etf.wi.gov/insurance. Attend a webinar to learn more about health plan changes and 2023 benefits, and ask questions.

Your Enrollment Checklist

I'm happy with my benefits

- Review changes for next year**
Each year there are changes to your benefits. Make sure that your plan is still available in your area. You do not need to re-enroll in health, dental, or vision insurance each year if you want to keep the same coverage you have now.
 - Every year, you *do* need to re-enroll for other options, like an FSA account.

- Make sure your doctors are still covered**

Go to our website to see the provider directory for your health plan.

If you are not changing health coverage, no action is needed.

- Re-enroll in pre-tax savings accounts**

If you have any of the following accounts, you must re-enroll each year:

- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Day Care Account
- Parking & Transit Accounts
- Health Savings Account (HSA)

Visit our website for enrollment instructions.



Contact your payroll/benefits office if you have questions.

I'd like to make a change or I'm new

- Learn the way that works best for you, either:**
Use Benefits Mentor, our virtual benefits counselor. The tool will ask you questions about your health care needs and pull up your claims information from last year (if available). It will make personalized plan design recommendations after considering your medical needs and what is most important to you when choosing a health plan.

Visit etf.wi.gov/benefits-mentor to get started. Or follow along in this guide. There are steps and guidance throughout.

- Enroll**

Once you've used Benefits Mentor or followed the steps in this book, follow your employer's directions on how to enroll.

I'd like to opt out

You may be eligible to receive \$2,000 for opting out of health insurance for 2023. To receive this incentive, **you must opt out every year**.

- Review eligibility and important considerations on our website**

Search for "opt out" on our website.

- Submit application**

STAR and UW employees can opt out electronically. Check with your employer to see if you can. If not, submit the *Health Insurance Application/Change (ET-2301)* form.

What's Changing in 2023

WEA Trust No Longer Available - Action Required



If you are currently enrolled in a WEA Trust health plan, you must enroll in a new health plan during open enrollment. WEA Trust Plans include:

- Access Plan by WEA Trust
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West – Mayo Clinic Health System
- WEA Trust – East
- WEA Trust West – Chippewa Valley

If you do not enroll in a new health plan, you will not have coverage as of January 1, 2023. See page 7 for health plans by county and visit etf.wi.gov/upcoming-health-plan-changes for more help selecting a new plan.

New Administrators

| If Your 2022 Plan is: | To Continue Coverage in 2023, You Must Enroll in: |
|---|---|
| Access Plan by WEA Trust | Access Plan by Dean Health Plan |
| State Maintenance Plan (SMP) by WEA Trust | SMP by Dean Health Plan* |

* SMP will continue to be offered in Florence County. Use the health plan search on our website to find health plans and covered providers where you receive care.

New Health Plan and Service Areas

There is one new health plan, and several health plans are offering new service areas. See Health Plans by County on page 7 for coverage details.

| | Common Ground Healthcare Cooperative | Dean Health Plan - Prevea360 West and Mayo Clinic | GHC of Eau Claire River Region | HealthPartners Southeast | Security Health Plan |
|----------------------|---|---|--|--|---------------------------------|
| Coverage Area | Eastern WI | Western WI | West Central WI | Southeast WI | West Central WI |
| Major Health Systems | Advocate Aurora Health ThedaCare BayCare Clinic | Prevea Health Clinics Mayo Clinic Health System OakLeaf Clinics | Marshfield Clinic Health System OakLeaf Clinics Hospital Sisters Health System | Advocate Aurora Health Children's Wisconsin | Marshfield Clinic Health System |

Common Ground Healthcare Cooperative is in partnership with GHC of Eau Claire

What's Changing in 2023 (Continued)

WEA Trust Alternatives

The chart below lists some commonly available alternatives in the current WEA Trust service areas. Provider access varies by plan. Before selecting a plan, verify your providers are covered. More providers are available.

| If Your 2022 Plan is: | WEA Trust – East | WEA Trust West – Chippewa Valley | WEA Trust West – Mayo Clinic Health System |
|-------------------------------------|--|--|--|
| For 2023, You May Want to Consider: | <p>Includes Advocate Aurora Health providers:</p> <ul style="list-style-type: none"> • Common Ground • HealthPartners Southeast • Robin with Health Partners <p>Includes Marshfield Clinic providers:</p> <ul style="list-style-type: none"> • GHC of Eau Claire Greater Wisconsin • Security Health Plan | <p>Includes Marshfield Clinic providers:</p> <ul style="list-style-type: none"> • GHC of Eau Claire Greater Wisconsin • GHC of Eau Claire River Region • Security Health Plan | <p>Includes Mayo Clinic Health System providers:</p> <ul style="list-style-type: none"> • Dean Health Plan – Prevea360 West and Mayo Clinic Health System |

Medical Benefit Changes

Health plans may now waive prior authorization for remote patient monitoring when appropriate.

Separate behavioral therapy sessions for a patient's immediate family are now allowed as part of an ongoing mental health and substance use disorder treatment plan.

Pharmacy Benefit Changes

A new specialty drug program (clear bagging) has been added through the University of Wisconsin Specialty Pharmacy for non-Medicare members receiving care within the UW Health System. This new program is limited to certain non-oncology specialty drugs. Contact your specialty drug administrator for more information.

Accident Plan

Beginning January 1, 2023, cash payment amounts for most claims will increase.

- New for 2023: Surgical anesthesia, joint replacement, and home or vehicle modification allowance.

Health Plan Name Changes

A few health plans have changed their names. If you are enrolled in one of the health plans listed below, you do not need to take any action to stay enrolled.

| Old Name | New Name |
|------------------------------|--|
| Dean Health Plan – Prevea360 | Dean Health Plan – Prevea360 East |
| GHC of Eau Claire | GHC of Eau Claire Greater Wisconsin |
| HealthPartners | HealthPartners West |

Pre-Tax Savings Accounts

Contribution Limits

Multiple contribution limits have changed, see page 16.

Minimum Elections and Carryover Amounts

Effective January 1, 2023, members who enroll in a flexible spending or commuter benefit account will be required to have a minimum annual contribution amount of \$50. There must also be at least \$50 in these accounts at the end of 2023 for funds to be carried over to 2024.



Step 1: Choose a 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

Monthly Cost (Premium)

| | IYC Health Plan | High Deductible Health Plan (HDHP) | Access Plan | Access HDHP |
|--|-----------------|------------------------------------|---------------------|---------------|
| Active Employees | | | | |
| Individual With / Without Uniform Dental | \$104 / \$100 | \$39 / \$35 | \$245 / \$241 | \$180 / \$176 |
| Family With / Without Uniform Dental | \$257 / \$248 | \$96 / \$87 | \$608 / \$599 | \$447 / \$438 |
| UW Grad Assistants | | | | |
| Individual With / Without Uniform Dental | \$54 / \$50 | Not available | \$124.50 / \$120.50 | Not available |
| Family With / Without Uniform Dental | \$133 / \$124 | Not available | \$308.50 / \$299.50 | Not available |

Employees appointed fewer than 1,040 hours (50% of full time) pay 50% of the total monthly premium; visit etf.wi.gov for full premium amounts.

Quick Comparison

| | | | | |
|---|---------------------------|--------------------------------------|------------------|--------------------------------------|
| Cost Per Visit | \$\$\$ | \$\$\$\$ | \$\$\$ | \$\$\$\$ |
| Provider Availability | Local | Local | Nationwide | Nationwide |
| Nationwide Pharmacies | ✓ | ✓ | ✓ | ✓ |
| Out-of-Network Benefits | Emergency and urgent care | Emergency and urgent care | ✓ | ✓ |
| Available Health Plan(s) | 10 plans | 10 plans | Dean Health Plan | Dean Health Plan |
| Employer may add money to required Health Savings Account (HSA) | --- | Individual: \$750 Family: \$1,500 | --- | Individual: \$750 Family: \$1,500 |

Breakdown of Your Medical Costs

The table below lists how much you will pay for common services received in-network.

| | IYC Health Plan | Access Plan  | HDHP | Access HDHP  |
|--|---|---|---|---|
| Annual Medical Deductible Individual / Family Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL) | \$250 / \$500 Office visit copays, preventive services, and prescription drugs do not count toward your deductible | | \$1,500 / \$3,000 Families: Must meet full family deductible | |
| Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services | \$1,250 / \$2,500 | | \$2,500 / \$5,000 Families: Must meet full family OOPL before your plan pays 100% | |
| Medical Coinsurance Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work | 100% until deductible met After deductible: 10% | | 100% until deductible met After deductible: 10% | |
| Preventive Services Routine health care like check ups to prevent illness and disease. See healthcare.gov/preventive-care-benefits | \$0 Plan pays 100% | | \$0 Plan pays 100% | |
| Telemedicine Services | Varies by service type, see etf.wi.gov/telemedicine | | Varies by service type, see etf.wi.gov/telemedicine | |
| Primary Care Office Visit | \$15 copay Does not count toward deductible | | 100% until deductible met After deductible: \$15 copay | |
| Specialty Provider Office Visit | \$25 copay Does not count toward deductible | | 100% until deductible met After deductible: \$25 copay | |
| Urgent Care | \$25 copay Does not count toward deductible | | 100% until deductible met After deductible: \$25 copay | |
| Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer | \$75 copay Deductible and coinsurance applies to services beyond the copay | | 100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay | |

 The Access Plan and Access HDHP offer out-of-network benefits. To learn about the out-of-network benefits, visit our website.

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit etf.benefits.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide.

| | IYC Health Plan | Access Plan | HDHP | Access HDHP |
|---|------------------------------|-------------|---|-------------|
| Prescription Deductible (Individual / Family) | None | | Combined medical & pharmacy: \$1,500 / \$3,000 You pay 100% of most pharmacy costs until deductible is met ¹ | |
| Prescription Copay / Coinsurance | | | | |
| Level 1 | \$5 or less | | After deductible: \$5 or less | |
| Level 2 | 20% (\$50 max) | | After deductible: 20% (\$50 max) | |
| Level 3 | 40% (\$150 max) ² | | After deductible: 40% (\$150 max) ² | |
| Level 4 | \$50 copay ³ | | After deductible: \$50 copay ³ | |
| Preventive (As federally required) | \$0 - Plan pays 100% | | \$0 - Plan pays 100% | |
| Prescription Out-Of-Pocket Limit | | | | |
| Levels 1 & 2 (Individual / Family) | \$600 / \$1,200 | | Combined medical & pharmacy: \$2,500 / \$5,000 | |
| Levels 3 & 4 (Individual / Family) | \$9,100 / \$18,200 | | | |

¹Before you meet your deductible, preventive drugs are covered 100% and certain maintenance medications only require a copayment or coinsurance. See our website for more information.

²For Level 3 “Dispense as Written” or “DAW-1” drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

³Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacies.

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Save time and money by using the home delivery pharmacy benefit offered by your health benefit program. As a Serve You Rx plan member, you can have the medications you take on a regular basis delivered right to your door with Serve You DirectRx Pharmacy.*



Easy Refills, Pharmacist Support 24/7, and Secure Packaging**

Call 800-481-4940 to get started today!

Customer service available: Monday-Friday 7:30 a.m. - 9 p.m., Saturday 8 a.m. - 6 p.m., and Sunday 9 a.m. - 3 p.m.

*Serve You DirectRx Pharmacy, located in Milwaukee, WI, administers your home delivery prescription benefit. **Free standard shipping to your home or other address of your choice.

ServeYouRx.com



Step 2: Choose a Health Plan

Complete this step if you selected the IYC Health Plan or HDHP. Skip this step if you selected an Access Plan design with nationwide coverage; your health plan is Dean Health Plan.

A health plan determines:

- Where you can receive care
- What providers you can see

Provider directories can be found on our website. Some plans let you see providers in nearby states.

Health Plans by County



Adams

- Dean Health Plan*
- GHC of Eau Claire Greater WI
- Quartz Central

Ashland

- GHC of Eau Claire Greater WI
- HealthPartners West

Barron

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region
- Security

Bayfield

- GHC of Eau Claire Greater WI
- HealthPartners West*

Brown

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Buffalo

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West

*limited provider availability

The **Access Plan** is available in every county and worldwide.

Burnett

- GHC of Eau Claire Greater WI
- HealthPartners West

Calumet

- Dean Health Plan – Prevea360 East
- Network Health
- Robin with HealthPartners

Chippewa

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region
- Security
- Quartz West

Clark

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI
- Quartz West*
- Security

Columbia

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz Central

Crawford

- Dean Health Plan*
- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Medical Associates Health Plan
- Quartz West

Dane

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz - UW Health

Dodge

- Dean Health Plan
- Network Health
- Quartz Central

Door

- Dean Health Plan - Prevea360 East
- Network Health

Douglas

- GHC of Eau Claire Greater WI
- HealthPartners West

Dunn

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region

Eau Claire

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region
- Quartz West
- Security

Florence

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI*
- Robin with HealthPartners*
- State Maintenance Plan (SMP) by Dean

Fond du Lac

- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

Forest

- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Grant

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz Central

Green

- Dean Health Plan
- GHC of Eau Claire Greater WI
- MercyCare Health Plan
- Quartz Central

Green Lake

- Common Ground
- Dean Health Plan*
- Network Health
- Quartz Central
- Robin with HealthPartners

Iowa

- Dean Health Plan
- GHC of Eau Claire Greater WI*
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz Central

Iron

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI

Jackson

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West

Jefferson

- Dean Health Plan
- GHC of South Central Wisconsin
- MercyCare Health Plan
- Quartz Central

Juneau

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC of South Central Wisconsin
- Quartz Central

Kenosha

- HealthPartners Southeast
- Network Health

Kewaunee

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

The **Access Plan** is available in every county and worldwide.

*limited provider availability

La Crosse

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West

Lafayette

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz Central

Langlade

- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Lincoln

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Manitowoc

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Marathon

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Marinette

- Common Ground
- Dean Health Plan - Prevea360 East*
- Network Health
- Robin with HealthPartners

Marquette

- Dean Health Plan*
- Network Health*
- Quartz Central
- Robin with HealthPartners*

Menominee

- Dean Health Plan - Prevea360 East
- Network Health*
- Robin with HealthPartners

Milwaukee

- Common Ground
- HealthPartners Southeast
- Network Health

Monroe

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West

Oconto

- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Oneida

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Outagamie

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Ozaukee

- Common Ground
- HealthPartners Southeast
- Network Health

Pepin

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Pierce

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- HealthPartners Health Plan West

Polk

- GHC of Eau Claire Greater WI
- HealthPartners West

Portage

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Network Health*
- Security

Price

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI
- Security

Racine

- HealthPartners Southeast
- Network Health

Richland

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

Rusk

- GHC of Eau Claire River Region
- Security

Sauk

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz Central

Sawyer

- GHC of Eau Claire Greater WI

Shawano

- Aspirus Health Plan
- Common Ground
- Dean Health Plan - Prevea360 East*
- Network Health
- Robin with HealthPartners

*limited provider availability

The **Access Plan** is available in every county and worldwide.

Sheboygan

- Common Ground
- Dean Health Plan - Prevea360 East
- HealthPartners Southeast
- Network Health

St. Croix

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- HealthPartners West

Taylor

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security*

Trempealeau

- Dean Health Plan - Prevea360 West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West

Vernon

- Dean Health Plan
- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Vilas

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security*

Walworth

- Dean Health Plan*
- MercyCare Health Plan
- Quartz Central

Washburn

- GHC of Eau Claire Greater WI
- HealthPartners West

Washington

- Common Ground
- HealthPartners Southeast
- Network Health

Waukesha

- Common Ground
- Dean Health Plan
- HealthPartners Southeast
- Network Health
- Quartz Central

Waupaca

- Common Ground
- Network Health*
- Robin with HealthPartners

Waushara

- Aspirus Health Plan*
- Common Ground
- Network Health*
- Quartz Central
- Robin with HealthPartners

Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

Wood

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- Security

*limited provider availability

The **Access Plan** is available in every county and worldwide.



Health Plan Quality

Each year, participating health plans are evaluated on key care delivery areas, such as wellness, prevention, disease management, customer satisfaction, and efficient use of resources. Participating health plans report health care quality outcomes to leading national organizations, such as the National Committee for Quality Assurance (NCQA) and the Centers for Medicare & Medicaid Services (CMS). Visit etf.wi.gov for more information about health plan quality. You can use these quality resources to help make an informed decision about which health plan is right for you.



Step 3: Consider Supplemental Benefits

Get even more coverage by signing up for dental, vision, or accident insurance.

Get a tax break and save money by contributing to a pre-tax savings account for health care, dependent day care, or work-related parking/transit expenses.

Dental Insurance

Step 1: Sign up for basic coverage

Get covered for basic procedures such as cleanings, fluoride treatment, fillings, and orthodontia

Uniform Dental

Available to those **enrolled** in health insurance under the State of Wisconsin Group Health Insurance Program

or

Delta Dental PPO Plus Premier™ – Preventive Plan

Available to those **not enrolled** in Uniform Dental

+

Step 2: Add more coverage if needed

Get covered for items such as crowns, bridges, dentures, implants, and root canals

Delta Dental PPO™ - Select Plan

or

Delta Dental PPO Plus Premier™ - Select Plus Plan

Monthly Cost (Premium)

The Uniform Dental premium is added to your health insurance premium. Preventive Plan, Select Plan, and Select Plus Plan are separate deductions.

| | Uniform Dental | Preventive Plan | Select Plan | Select Plus Plan |
|-------------------------|----------------|-----------------|-------------|------------------|
| Individual | \$4 | \$34.72 | \$9.76 | \$20.98 |
| Individual + Spouse | --- | --- | \$19.52 | \$41.96 |
| Individual + Child(ren) | --- | --- | \$13.16 | \$38.96 |
| Family | \$9 | \$86.80 | \$23.40 | \$64.28 |

Dental: What is Covered

| | Uniform Dental & Preventive Plan | Select Plan | Select Plus Plan |
|--|--------------------------------------|------------------|--------------------------------------|
| In-Network providers (No out-of-network coverage) | Delta Dental PPO & Premier providers | Delta Dental PPO | Delta Dental PPO & Premier providers |
| Annual deductible | None | \$100 / person | \$25 / person |
| Annual benefit max | \$1,000 / person | \$1,000 / person | \$2,500 / person |
| Waiting period | None | None | None |
| Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests | 100% | No coverage | No coverage |
| Fillings | 100% | No coverage | No coverage |
| Anesthesia (general and IV sedation) | 80% | 50% | 80% |
| Emergency pain relief | 80% | No coverage | No coverage |
| Periodontal maintenance | 100% | No coverage | No coverage |
| Crowns, bridges, dentures, implants | No coverage | 50% | 60% |
| Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery | No coverage | 50% | 80% |
| Non-surgical extractions (above gumline) | 90% | No coverage | No coverage |
| Orthodontics coverage | 50% (Under age 19) | No coverage | 50% (Any age) |
| Orthodontics lifetime maximum | \$1,500 | No coverage | \$1,500 |

Things to Note

- Uniform Dental coverage mirrors your health insurance coverage. Example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period. You cannot cancel the Preventive, Select, or Select Plus plans mid-year without a qualifying event.
- Make sure your dentist is covered. The Select Plan has fewer in-network dentists than the Select Plus, Uniform Dental, and Preventive plans.

Plan Administrator



1-844-337-8383

etf.wi.gov/insurance/dental-insurance

All plans are offered through Delta Dental.

Create an account to find in-network providers, print ID cards, view your claims, and more!

Supplemental vision is administered by DeltaVision[®], with EyeMed Vision Care.

Visit etf.wi.gov/insurance/vision-insurance for complete coverage details or call 1-844-337-8383.

What is Covered

There are different costs if you choose to see an in-network provider or an out-of-network provider. Visit www.eyemedvisioncare.com to find in-network providers.

| | In-Network Providers | Out-of-Network Providers |
|---|---|--------------------------|
| Yearly routine exam copay | \$15 / person (covered up to twice a year for children) | Up to \$45 / person |
| Eyeglasses exam copay | \$15 / person | Up to \$45 / person |
| Contact lens exam copay | \$40 / person | Up to \$45 / person |
| Retinal imaging copay | Up to \$39 / person | No coverage |
| Frames | \$0 copay \$150 allowance* 20% off any cost over \$150 | Up to \$70 / person |
| Lenses benefit frequency - based on rolling calendar year | 12 months | 12 months |
| Frames benefit frequency - based on rolling calendar year | 24 months for adults 12 months for children | 24 months |
| Single vision eyeglasses copay | \$25 / person | Up to \$30 / person |
| Bifocal vision eyeglasses copay | \$25 / person | Up to \$50 / person |
| Progressive lenses | Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175 | Up to \$50 / person |
| Conventional contacts | \$0 copay \$150 allowance* 15% off any cost over \$150 | Up to \$105 / person |
| Disposable contacts | \$0 copay \$150 allowance* | Up to \$105 / person |
| Contact lens fitting/follow-up visit | Standard: up to \$40 / person Premium: 10% off retail price | No coverage |

*\$150 allowance allotted for one transaction per benefit period

Monthly Cost (Premium)

The DeltaVision premium is an additional monthly cost, and is not included in your health insurance premium. Note the cost and coverage differences when you choose to see an in- or out-of-network provider.

| Individual | Individual + Spouse | Individual + Child(ren) | Family |
|------------|---------------------|-------------------------|---------|
| \$5.72 | \$11.42 | \$12.88 | \$20.58 |

Things to Note

- This is a partial list of covered benefits. For all vision benefits, visit etf.wi.gov/insurance/vision-insurance
- Enrollment continues each year unless you cancel during the open enrollment period.
- Make sure your vision provider is in-network.
- You cannot cancel your vision election mid-year without a qualifying life event.



BE IN THE MOMENT
Be Present. Be Well.

**Well Wisconsin 2023:
Your healthiest moments are ahead.**

Well Wisconsin, powered by WebMD ONE, supports you on the path to good health and rewards you with a \$150 incentive. Through Well Wisconsin, you have access to tools to support your well-being, from fun challenges to health coaching and personalized guidance.


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WebMD
health services

webmdhealth.com/wellwisconsin | 1-800-821-6591

All health and wellness incentives are considered taxable income to the subscriber and are reported to your employer, who will issue a W-2. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board, or your employer.

Accident Plan

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Beginning January 1, 2023, cash payment amounts for most claims will increase. This plan does not disqualify you for HDHP or traditional medical coverage.

Coverage Includes

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death & dismemberment (up to \$100,000)
- Home or vehicle modification allowance

New for 2023!

- Surgical anesthesia
- Joint replacement

And many other medical and support benefits including identity theft protection.

No Health Questions

All coverage is guaranteed at initial eligibility, qualified family status changes, and annual enrollment. You do not need state group health insurance to be eligible for the accident plan.

Monthly Premium

| Individual | Individual + Spouse | Individual + Child(ren) | Family |
|------------|---------------------|-------------------------|---------|
| \$4.38 | \$6.26 | \$8.44 | \$12.32 |

How It Works

Here's an example of how Securian Financial's accident insurance works*: Janet elects accident coverage offered by her employer. Janet falls, breaks her leg, and spends two days in the hospital. Janet gets a payment from Securian Financial and uses the money to pay her mortgage and obtain a cleaning service.

*Your actual experience may vary from example

Plan Administrator



1-866-295-8690

etf.wi.gov/insurance/accident-plan

madisonbranch@securian.com



Sign up for Navitus' texting program to get occasional messages with valuable tips about your pharmacy benefits. It's easy to get started! Simply text "START" to 35385 to get the enrollment link.

SIGN UP TODAY!



Pre-Tax Savings Accounts

Get a tax break and save on a wide variety of expenses by enrolling in one of these accounts. Money is deducted pre-tax from your paycheck in equal amounts throughout the plan year. Visit myoptumfinancial.com/etf to learn more or call Optum Financial at 1-833-881-8158.

Health Care Flexible Spending Account (FSA)

Use for eligible health care expenses not covered by insurance for you and your eligible dependents

Money is available at the beginning of the year

Annual Contribution Limit:
\$2,850*

Carryover Limit:
\$570**

HDHP participants only

Health Savings Account (HSA)

Use for health care expenses or additional retirement savings

What's special about the account:

- You own it - if you leave your job or retire, the money stays with you
- Your employer may add money to your account
- Money in your account earns interest and when you have over \$1,000, you can invest your money in mutual funds
- Money is available as it is deposited

Annual Contribution Limit:
Individual: \$3,850 | Family: \$7,750

Carryover Limit:
Unlimited; all money carries over

Annual Employer Contribution:
(If eligible; paid in installments)
Individual: \$750 | Family: \$1,500

Annual Catch-Up Contribution Limit: (Age 55-65 only)
\$1,000

HDHP participants only

Limited Purpose Flexible Spending Account (LPFSA)

Use for certain dental, vision, and post-deductible medical expenses not covered by insurance

Money is available at the beginning of the year

Annual Contribution Limit:
\$2,850*

Carryover Limit:
\$570**

Dependent Day Care Account

Use for eligible care expenses for qualified dependents allowing you (or your spouse) to work, look for work, or attend school full time

Money is available as it is deposited

Annual Contribution Limit:
\$5,000

Carryover Limit:
\$0; no money carries over

Parking & Transit Accounts

A parking account is for work-related eligible parking expenses. A transit account is for eligible transit expenses related to your commute to work

Money is available as it is deposited

Not available to: UW Hospital & Clinics employees

Transit Contribution Limit:
\$280 / month*

Parking Contribution Limit:
\$280 / month*

Carryover Limit:
\$50 minimum, then unlimited**



**You must re-enroll each year.
Elections do not carry forward from year to year.**

*\$50 minimum annual contribution amount

**\$50 minimum account balance required to qualify for carryover to 2024

Additional Benefits

Visit our website to learn about additional benefits such as income continuation insurance (ICI), life insurance, disability insurance, long-term care insurance, and Wisconsin Deferred Compensation.

UW System and UW Hospital and Clinics (UWHC) Employees

You may have different supplemental plans available. Check with your HR/benefits office for details.

UW System: [wisconsin.edu/ohrwd/benefits](https://www.wisconsin.edu/ohrwd/benefits)

UWHC: uconnect.wisc.edu/depts/uwhealth/benefits



Find Your Best Plan Design

Find the plan design that meets your medical needs. IBM Benefits Mentor is the interactive benefits counselor for active state employees and non-Medicare retirees. Powered by ETF's secure data warehouse, Benefits Mentor will use your claims information (if available) as a basis for personalized plan design recommendations. Benefits Mentor also considers your medical needs and what is most important to you when choosing a health plan.

You will need to register and verify your email address prior to using Benefits Mentor for the first time. Visit etf.wi.gov/benefits-mentor to get started!

Note: Chrome is the preferred internet browser for Benefits Mentor. You are not enrolling through Benefits Mentor. Enroll as directed by your employer.



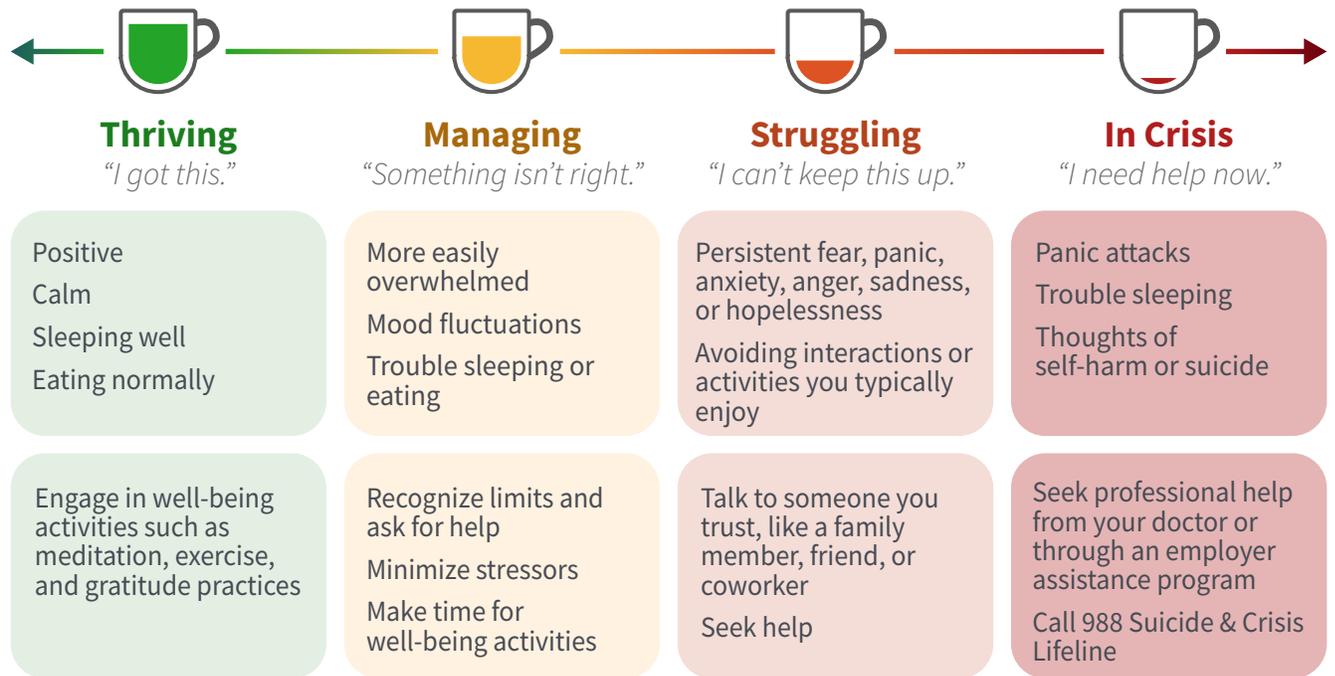
Boost Your Protection!

The best way to stop the spread of COVID-19 is to get vaccinated and keep up to date on booster doses. COVID-19 vaccines are covered by the medical and pharmacy benefit for all non-Medicare members, and by the medical benefit (Part B) for Medicare members.

Visit etf.wi.gov/insurance/health-pharmacy/your-health-benefits-and-covid-19 for the latest COVID-19 information.

Your Mental Health Matters

Mental health is just as important as physical health. Recognize signs and symptoms that may start interfering in your daily life.



Call or Text 988 for Mental Health Support

Call or text 988 for free and confidential support for anyone experiencing a suicidal, mental health, and/or substance use crisis. Learn more or use the chat feature at 988lifeline.org.



Open Enrollment: September 26 - October 21, 2022

Mailed application must be postmarked by October 21, 2022



1-877-533-5020

7:00 a.m. to 5:00 p.m. (CST)
Monday-Friday



**PO Box 7931
Madison, WI 53707-7931**



etf.wi.gov



@wi_etf

Health Plan and Vendor Contact Information

Aspirus Health Plan

1-866-631-8583

p1.aspirushealthplan.com/etf

Common Ground Healthcare Cooperative

Offered in partnership with GHC of Eau Claire

See GHC of Eau Claire for contact information

Dean Health Plan

1-800-279-1301

deancare.com/wi-employees

Dean Health Plan - Prevea360

1-877-230-7555

prevea360.com/wi-employees

Delta Dental

1-844-337-8383

deltadentalwi.com/state-of-wi

DeltaVision with EyeMed Vision Care

1-844-337-8383

deltadentalwi.com/state-of-wi-vision

GHC of Eau Claire

1-888-203-7770, 715-552-4300

group-health.com

GHC of South Central Wisconsin

1-800-605-4327, 608-828-4853

ghcscw.com

HealthPartners Health Plan

1-855-542-6922, 952-883-5000

healthpartners.com/stateofwis

HealthChoice (long-term care insurance)

1-800-833-5823

Medical Associates Health Plans

1-866-421-3992

mahealthcare.com

MercyCare Health Plans

1-800-895-2421 option 5

mercycahealthplans.com

Navitus Health Solutions

1-866-333-2757

www.navitus.com

Navitus MedicareRx (PDP)

(Prescription drug coverage for Medicare eligible retirees)

1-866-270-3877

medicarerx.navitus.com

Network Health

1-844-625-2208, 920-720-1811

networkhealth.com/employer/state

Optum Financial

1-833-881-8158

myoptumfinancial.com/etf

Quartz

1-844-644-3455

ChooseQuartz.com

Robin with HealthPartners

1-855-542-6922

healthpartners.com/etfrobin

Securian Financial

1-866-295-8690

www.LifeBenefits.com/plandesign/WIETF

Security Health Plan

1-844-813-7286

www.securityhealth.org/state

ServeYou (mail-service pharmacy)

1-800-481-4940

serve-you-rx.com/navitus/

UnitedHealthcare

1-844-876-6175

UHCRetiree.com/etf

WebMD

1-800-821-6591

webmdhealth.com/wellwisconsin

Nondiscrimination and Language Access ETF provides free language services to people whose primary language is not English, such as qualified interpreters. If you need these services, contact ETF at 1-877-533-5020.

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Hmong – LUS CEEV: Yog tias koj xav tau kev pab txhais lus. Peb pab koj tau, peb pab koj dawb xwb, thov hu rau 1-877-533-5020 (TTY: 711).

For EEOC, COBRA, ACA marketplace and more federal and state notices, visit etf.wi.gov

Every effort has been made to ensure information in this guide is accurate. In the event of conflicting information, federal law, state statute, state health contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board shall be followed. The most current information can be found at etf.wi.gov.