

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

Local High Deductible Health Plan
Insurance for Employees, Retirees,
and COBRA Continuants

ET-2169 (9/23/2022)
P07, P017



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, visit etf.wi.gov/insurance

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. Double check that your providers are still available.
- Every year, you *do* need to re-enroll for other options, such as an FSA, if offered by your employer.

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.

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

Follow the steps in this guide

This guide was designed for you. There are steps and guidance throughout.

Are you an employee? Are you a retiree without Medicare and all members on your health insurance do not have Medicare?

Pick a health plan for participants without Medicare. All members will have the same health plan.

Are you a retiree with Medicare and non-Medicare members on your health insurance?

Pick a Medicare health plan.

- If IYC Medicare Advantage or Medicare Plus is selected, then pick a second plan for your non-Medicare members.
- If Health Plan Medicare is selected, your non-Medicare members will have the same health plan, just the non-Medicare version.

Are you a retiree with Medicare and all members on your health insurance are enrolled in Medicare Parts A and B?

Pick a Medicare health plan. All members will have the same health plan.

Enroll

Employees: Contact your payroll/benefits office.

Retirees: Complete a *Group Health Insurance Application/Change for Retirees (ET-2331)*, available online or from ETF.

Questions?



Employees: Contact your payroll/benefits office.

Retirees: Contact ETF at 1-877-533-5020.

What's Changing in 2023

WEA Trust No Longer Available - Action Required

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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
- Medicare Plus by WEA Trust
- WEA Trust – East
- WEA Trust West – Chippewa Valley
- WEA Trust West – Mayo Clinic Health System

If you do not enroll in a new health plan, you will not have coverage as of January 1, 2023. See page 11 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*
Medicare Plus by WEA Trust	Medicare Plus by UnitedHealthcare

*SMP will be offered in Florence, Marquette, Waupaca, and Waushara counties. SMP will no longer be available in the following counties: Forest, Pierce, Polk, Rusk, St. Croix, and Wood. 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 11 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.

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.

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.

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, but you should verify county and provider availability during open enrollment.

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

Attend a Health Benefit Webinar

ETF will be hosting a number of webinars during the open enrollment period for you to learn about the 2023 plan year, including six webinars focused on changing from WEA Trust to a new health plan. You'll have the opportunity to ask questions directly to health plans and vendors like Delta Dental and WebMD. Visit etf.wi.gov/insurance to register.



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.



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.

Note: Retirees will see taxes removed from the total gift card amount. Medicare Advantage participants are not eligible for the Well Wisconsin incentive and have wellness incentives available through UnitedHealthcare.

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. The Wisconsin Retirement System acts as the employer for retirees and continuants. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board, or your employer.



For Participants without Medicare

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

Quick Comparison


A high-level overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

	Local High Deductible Health Plan	Local Access High Deductible Health Plan
Monthly Cost (Premium)	\$\$\$	\$\$\$
Cost Per Visit	\$\$\$	\$\$\$
Provider Availability	Local	Nationwide
Nationwide Pharmacies	✓	✓
Out-of-Network Benefits	Emergency and urgent care	✓
Available Health Plan(s)	10 plans	Dean Health Plan

Breakdown of Your Medical Costs

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

	Local High Deductible Health Plan	Local Access High Deductible Health Plan
<p>Annual Medical Deductible Individual / Family</p> <p>Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)</p>	\$1,500 / \$3,000	Deductible must be met before coverage begins Families: Must meet full family deductible
<p>Annual Out-of-Pocket Limit (OOPL) Individual / Family</p> <p>The most you will pay in a year for covered medical and prescription drug services</p>	\$2,500 / \$5,000	
<p>Medical Coinsurance</p> <p>Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work</p>	100% until deductible met After deductible: 10%	
<p>Preventive Services</p> <p>Routine health care like check ups to prevent illness and disease. See healthcare.gov/preventive-care-benefits</p>	\$0 Plan pays 100%	
<p>Telemedicine Services</p>	Varies by service type, see etf.wi.gov/telemedicine	
<p>Primary Care Office Visit</p>	100% until deductible met After deductible: \$15 copay	
<p>Specialty Provider Office Visit</p>	100% until deductible met After deductible: \$25 copay	
<p>Urgent Care</p>	100% until deductible met After deductible: \$25 copay	
<p>Emergency Room</p> <p>Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer</p>	100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay	

 The Local Access HDHP offers 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. Both plan designs have the same pharmacy benefits.

Prescription Deductible (Individual / Family)	Combined medical & pharmacy: \$1,500 / \$3,000 You pay 100% of most pharmacy costs until deductible is met ¹
Prescription Copay / Coinsurance	
Level 1	After deductible: \$5 or less
Level 2	After deductible: 20% (\$50 max)
Level 3	After deductible: 40% (\$150 max) ²
Level 4	After deductible: \$50 ³
Preventive (As federally required)	\$0 - Plan pays 100%
Prescription Out-Of-Pocket Limit	
Levels 1, 2, 3 & 4 (Individual / Family)	Combined medical and pharmacy: \$2,500 / \$5,000

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 Lumericera Health Services specialty pharmacy or UW Health Specialty Pharmacies.

START SAVING WITH

SERVE YOU 
DIRECT

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



For Retirees with Medicare

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 your health plan will help pay for services not covered by Medicare

Quick Comparison

A high-level overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

	IYC Medicare Advantage	Medicare Plus	Health Plan Medicare
Monthly Cost (Premium)	\$\$\$	\$\$\$	\$\$\$
Provider Availability (Provider must accept Medicare payments)	Nationwide	Worldwide	Local
Nationwide Pharmacies	✓	✓	✓
Available Health Plan(s)	UnitedHealthcare	UnitedHealthcare	10 plans
Helps Pay for Services Not Covered by Medicare	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment	None	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment
Covered Length of Stay at a Skilled Nursing Facility	120 days at any facility	120 days at a Medicare-approved facility 30 days at a facility not approved by Medicare	120 days at any facility

Breakdown of Your Medical Costs

	IYC Medicare Advantage & Health Plan Medicare	Medicare Plus
Annual Medical Deductible	\$0	\$0
Annual Medical Coinsurance	\$0*	\$0*
Annual Medical Out-of-Pocket Limit (OOPL)	None*	None*
Outpatient illness/injury related services	\$0	\$0
Emergency Room Copay	\$60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer.)	\$0
Licensed Skilled Nursing Facility Medicare-covered services in a Medicare-approved facility	\$0 for the first 120 days, 100% after 120 days 3-day hospital stay required for Health Plan Medicare. (Not required for IYC Medicare Advantage)	\$0 for the first 120 days, 100% after 120 days Requires a 3-day hospital stay
Licensed Skilled Nursing Facility (Non-Medicare approved facility) If admitted within 24 hours following a hospital stay	\$0 for the first 120 days, 100% after 120 days	\$0 for eligible expenses for the first 30 days, 100% after 30 days
Hospital Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests and operating room	\$0 Must be medically necessary and in-network unless emergency	\$0 for first 90 days and up to 150 days with “lifetime reserve” “Lifetime reserve” days are a one-time additional 60 days of hospital coverage paid by Medicare Once “lifetime reserve” is exhausted, you pay 100% after 120 days
Medical Supplies Durable medical equipment, durable diabetic equipment and related supplies	Medicare-approved supplies: 20% up to \$500 OOPL per individual, after OOPL: \$0 Supplies NOT covered by Medicare: 20% up to \$500 OOPL per individual, after OOPL: \$0	Medicare-approved supplies: \$0 Supplies NOT covered by Medicare: 100%
Routine Hearing Exam	\$0	You pay 100%
Hearing Exam for Illness or Disease	\$0	\$0

	IYC Medicare Advantage & Health Plan Medicare	Medicare Plus
Hearing Aid Per ear, every 3 years	20% until plan pays \$1,000, then 100% of the costs	You pay 100%
Home Health Care If receiving care under a doctor for part-time skilled nursing care, part-time home health aide care, physical therapy, occupational therapy, speech-language pathology services, medical social services	<p>Medicare pays: 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p>Plan pays: 100% for 50 visits per year, plan may approve an additional 50 visits</p> <p>IYC Medicare Advantage has no visit limits</p> <p>You pay: Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p>	<p>Medicare pays: 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p>Plan pays: 100% for up to 365 visits per year</p> <p>You pay: Full costs of visits beyond 365 visits per year</p>

*Different for medical supplies and hearing aids

Breakdown of Your Pharmacy Costs

Visit members.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide. All Medicare plan designs have the same pharmacy benefits.

Prescription Deductible	None
Prescription Copay / Coinsurance	
Level 1	\$5
Level 2	20% (\$50 max)
Level 3	40% (\$150 max)
Level 4	\$50*
Preventive As federally required	\$0 - Plan pays 100%
Prescription Out-Of-Pocket Limit	
Levels 1 & 2 (Individual / Family)	\$600 / \$1,200
Level 3 (Individual / Family)	\$9,100 / \$18,200
Level 4 (Individual / Family)	\$1,200 / \$2,400

*Price if you fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacies. If you do not fill at one of these pharmacies, you will pay 40% (\$200 max). The amounts paid will not apply to the Level 4 OOP, rather, to a limit of \$9,100 individual / \$18,200 family.



For all participants

Step 2: Choose a Health Plan

Complete this step if you selected the Local Health Plan or Health Plan Medicare. Skip the map and turn to pages 15-17 for rates if you selected:

- IYC Medicare Advantage (available nationwide), or
- Medicare Plus (available worldwide).

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



*limited provider availability

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 Health Plan

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

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **Medicare Plus** (both available 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
- Quartz West
- Security Health Plan

Clark

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

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 Health Plan

Florence

- Aspirus Health Plan*
- Robin with HealthPartners*
- GHC of Eau Claire Greater WI*
- 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*
- 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

La Crosse

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

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **Medicare Plus** (both available worldwide).

*limited provider availability

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 Health Plan

Manitowoc

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

Marathon

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

Marinette

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

Marquette

- Dean Health Plan*
- Network Health*
- Quartz Central
- Robin with HealthPartners*
- State Maintenance Plan (SMP) by Dean

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 Health Plan

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 West

Polk

- GHC of Eau Claire of Greater WI
- HealthPartners West

Portage

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

Price

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

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 Health Plan

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

Sheboygan

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

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **Medicare Plus** (both available worldwide).

*limited provider availability

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 Health Plan*

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 Health Plan*

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
- State Maintenance Plan (SMP) by Dean

Waushara

- Aspirus Health Plan*
- Common Ground
- Network Health*
- Quartz Central
- Robin with HealthPartners
- State Maintenance Plan (SMP) by Dean

Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

Wood

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

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **Medicare Plus** (both available worldwide).

*limited provider availability



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.

Monthly Premiums (Participants without Medicare)

Total monthly premiums are shown without Uniform Dental. Uniform Dental premiums are added to your medical premiums if you choose coverage.

See dental premiums on page 20.

	Local High Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	\$952.32	\$2,347.86
Common Ground	\$889.16	\$2,189.96
Dean Health Plan	\$699.32	\$1,715.36
Dean Health Plan - Prevea360 East	\$709.34	\$1,740.42
Dean Health Plan - Prevea360 West and Mayo Clinic	\$811.20	\$1,995.06
GHC of Eau Claire Greater WI	\$706.78	\$1,734.02
GHC of Eau Claire River Region	\$917.52	\$2,260.86
GHC of South Central Wisconsin	\$603.56	\$1,475.96
HealthPartners Southeast	\$966.24	\$2,382.66
HealthPartners West	\$938.48	\$2,313.26
Medical Associates Health Plans	\$641.20	\$1,570.06
MercyCare Health Plans	\$636.94	\$1,559.42
Network Health	\$752.90	\$1,849.32
Quartz Central	\$1,006.00	\$2,482.06
Quartz UW Health	\$671.12	\$1,644.86
Quartz West	\$799.14	\$1,964.92
Robin with HealthPartners	\$1,084.10	\$2,677.32
Security Health Plan	\$996.72	\$2,458.86
State Maintenance Plan (SMP) ¹ - Dean Health Plan	\$748.10	\$1,837.34
	Local Access High Deductible Health Plan	
	Individual	Family
Dean Health Plan ¹	\$941.18	\$2,320.04

¹Members with the Access Plan or SMP coverage who enroll in Medicare Parts A and B will automatically be moved to the Medicare Plus plan. All other non-Medicare family members will remain covered under the Access Plan or SMP.

Monthly Premiums (Retirees with Medicare)

“**Medicare All**” is family coverage where all insured members are enrolled in Medicare Parts A, B, and D.

“**Medicare Some**” is family coverage with at least one insured family member enrolled in Medicare Parts A, B, and D. The “Medicare Some” rates below include the Local HDHP for non-Medicare members.

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 20.

	Individual	Medicare Some	Medicare All
IYC Medicare Advantage by UnitedHealthcare	\$231.52	See next page	\$441.08
Medicare Plus by UnitedHealthcare	\$416.26	See next page	\$810.56
	Health Plan Medicare		
Aspirus Health Plan	\$689.02	\$1,619.38	\$1,356.08
Common Ground	\$650.04	\$1,517.24	\$1,278.12
Dean Health Plan	\$524.18	\$1,201.54	\$1,026.40
Dean Health Plan - Prevea360 East	\$530.20	\$1,217.58	\$1,038.44
Dean Health Plan - Prevea360 West and Mayo Clinic	\$591.58	\$1,380.82	\$1,161.20
GHC of Eau Claire Greater WI	\$537.46	\$1,222.28	\$1,052.96
GHC of Eau Claire River Region	\$667.54	\$1,563.10	\$1,313.12
GHC of South Central Wisconsin	\$473.74	\$1,055.34	\$925.52
HealthPartners Southeast	\$495.12	\$1,439.40	\$968.28
HealthPartners West	\$484.64	\$1,401.16	\$947.32
Medical Associates Health Plans	\$407.52	\$1,026.76	\$793.08
MercyCare Health Plans	\$445.84	\$1,060.82	\$869.72
Network Health	\$565.92	\$1,296.86	\$1,109.88
Quartz Central	\$622.96	\$1,607.00	\$1,223.96
Quartz UW Health	\$453.44	\$1,102.60	\$884.92
Quartz West	\$518.30	\$1,295.48	\$1,014.64
Robin with HealthPartners	\$539.90	\$1,602.04	\$1,057.84
Security Health Plan	\$715.94	\$1,690.70	\$1,409.92

Monthly Premiums

“Medicare Some” Rates for Medicare Plus & IYC Medicare Advantage

When you select IYC Medicare Advantage or Medicare Plus to coordinate with your Medicare coverage, you can select a different plan for your non-Medicare members.

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 20.

Non-Medicare Health Plan	with IYC Medicare Advantage	with Medicare Plus
Aspirus Health Plan	\$1,161.88	\$1,346.62
Common Ground	\$1,098.72	\$1,283.46
Dean Health Plan	\$908.88	\$1,093.62
Dean Health Plan - Prevea360 East	\$918.90	\$1,103.64
Dean Health Plan - Prevea360 West and Mayo Clinic	\$1,020.76	\$1,205.50
GHC of Eau Claire Greater WI	\$916.34	\$1,101.08
GHC of Eau Claire River Region	\$1,127.08	\$1,311.82
GHC of South Central Wisconsin	\$813.12	\$997.86
HealthPartners Southeast	\$1,175.80	\$1,360.54
HealthPartners West	\$1,148.04	\$1,332.78
Medical Associates Health Plans	\$850.76	\$1,035.50
MercyCare Health Plans	\$846.50	\$1,031.24
Network Health	\$962.46	\$1,147.20
Quartz Central	\$1,215.56	\$1,400.30
Quartz UW Health	\$880.68	\$1,065.42
Quartz West	\$1,008.70	\$1,193.44
Robin with HealthPartners	\$1,293.66	\$1,478.40
Security Health Plan	\$1,206.28	\$1,391.02
State Maintenance Plan (SMP) - Dean Health Plan	\$957.66	\$1,142.40
Access Plan by Dean Health Plan	\$1,150.74	\$1,335.48



For all participants

Step 3: Consider Supplemental Benefits

You may be eligible for even more coverage if your employer chooses to offer dental, vision, and/or accident insurance.

Retirees are eligible for dental and vision insurance.

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

+

Delta Dental PPO™ - Select Plan

or

Delta Dental PPO Plus Premier™ - Select Plus Plan

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!

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

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.

For Employees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$31.16*	\$34.72	\$9.76	\$20.98
Individual + Spouse	---	---	\$19.52	\$41.96
Individual + Child(ren)	---	---	\$13.16	\$38.96
Family	\$77.90*	\$86.80	\$23.40	\$64.28

*Added to your health insurance premium and may be partially paid by your employer

For Retirees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Retiree	\$31.16	\$34.72	\$16.22	\$31.12
Retiree + Spouse	---	---	\$32.96	\$62.24
Retiree + Child(ren)	---	---	\$22.26	\$57.58
Family	\$77.90*	\$86.80	\$39.56	\$94.94

*Medicare Some or Medicare All recipients pay a family rate of \$62.32



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!

NAVITUS
PHARMACY BENEFITS REINVENTED™

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

What is Covered

Note: This is a partial list of covered benefits. For all vision benefits, visit etf.wi.gov/insurance/vision-insurance or call 1-844-337-8383.

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
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal eyeglasses copay	\$25 / person	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

*\$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.

Employee	Employee + Spouse	Employee + Child(ren)	Employee Family
\$5.72	\$11.42	\$12.88	\$20.58
Retiree	Retiree + Spouse	Retiree + Child(ren)	Retiree Family
\$5.72	\$11.42	\$11.42	\$13.41

Things to Note

- Must re-enroll in vision at retirement.
- Enrollment continues each year unless you cancel during the open enrollment period.
- You cannot cancel vision insurance mid-year without a qualifying event.

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. Active employees may be eligible for coverage if your employer chooses to offer this benefit.

Coverage Includes:

- Concussions, dislocations, lacerations, fractures, X-rays, emergency care, hospitalization, surgeries, follow-up care, support care, accidental death & dismemberment (up to \$100,000), and many other medical and support benefits including identity theft protection.

Monthly Premium:

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

Plan Administrator



1-866-295-8690 • madisonbranch@securian.com
 etf.wi.gov/insurance/accident-plan

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.