



2024 Open Enrollment Kickoff

For State Employers

Presented by Wisconsin Department of Employee Trust Funds



Tech Check



Can you see
presentation?



Can you hear
moderator?

Ground Rules

Please mute yourself

- Only moderator/presenter(s) will engage in active discussion, and will be muted when not actively speaking

Enter all questions via chat function

Kickoff Agenda

ETF Staff
Introductions

2024 Health
Plan Changes

Health Insurance
Program
Updates

Dental &
Supplemental
Benefits

Pre-Tax Savings
Accounts

Open
Enrollment
Materials

Resources

Question &
Answer

ETF Staff Introductions



2024 Open Enrollment Period

September 25 –
October 20, 2023



Health Plan Changes

- Service Area Network Change
- State Maintenance Plan (SMP) Counties



GHC-SCW Network Split

2023 Network	2024 Network
GHC South Central Wisconsin (SCW)	GHC-SCW Dane Choice
	GHC-SCW Neighbors

Currently enrolled members will automatically continue coverage in GHC-SCW Dane Choice. If they want to move to GHC-SCW Neighbors or another plan, application is required.



EXCEPTION: STAR employees currently enrolled in GHC-SCW *must* enroll in health plan or will not have health insurance.

2024 State Maintenance Plan (SMP)



State: Only Florence County



Direct member
questions about SMP
to Dean Health Plan

Why SMP?

Counties that do not:

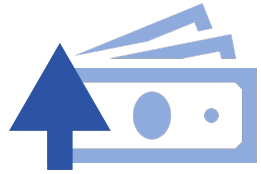
- Have at least one qualified health plan with premium rates classified as Tier 1 or in lowest annual premium rate threshold
- Satisfy all provider access qualifications established by ETF

Health Insurance Program Updates

- Premiums & Contribution Rates
- Medical Benefit Changes
- Wellness
- Reminders



2024 Premium Summary



Group Insurance Board approved premium increase for plan year 2024

- State employee contribution determined by Department of Administration's Division of Personnel Management



Full premium rates posted to Employer [Group Health Insurance](#) page week of September 11

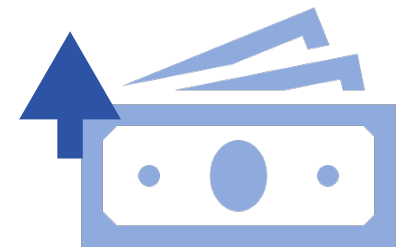
Why Did Premiums Increase?

Overall health insurance premium increase:

- 11.8% for state government employees


Key drivers for 2024 premium increase:

- Increased pharmacy cost – particularly specialty drugs
- Inflation – costs are higher
- Poor market conditions for 2022



2024 State Active Employee Share

- Non-Access members will see \$3 - \$29 increase per month
- Access members will see \$17 - \$65 increase per month

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
 2024 Individual / Family	\$115/\$286	\$42/\$107	\$270/\$673	\$197/\$494
2023 Individual / Family	\$104 / \$257	\$39/ \$96	\$245 / \$608	\$180 / \$447

State Only

Rates include uniform dental

Medical Benefit Changes



Coverage has been clarified for advance care planning.



Expectation that physical, speech, and occupational therapies result in significant improvements for patients within two months of the beginning of treatment has been removed.

Medical Benefit Changes – Continued

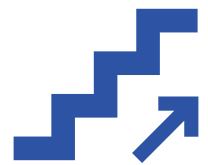


Requirement of 30-day rental of infusion pumps for insulin, pain relievers, and other drugs prior to purchase of equipment has been removed.



Clarification added to prevent members from possibly being required to move to new in-network facility to receive inpatient care services due to change in health plan provider.

Medical Benefit Changes – HDHP Changes



Annual medical deductible for HDHP and Access HDHP plans for individual and family coverage increased to \$1,600 and \$3,200, respectively, to comply with federal requirements.

HDHP Deductible

Program	2023	2024	Change
• Individual Deductible	\$1,500	\$1,600	▲ \$100
• Family Deductible	\$3,000	\$3,200	▲ \$200

NEW 2024 Well Wisconsin Offerings

Positively Me: weight management program

Chronic pain management program, via Fern Health

Diabetes Prevention Program

meQuilibrium, stress management and resilience-building

Mental health online community support forum, powered by Togetherall, moderated by licensed clinicians



WELL WISCONSIN
Healthier starts with you

Continuing Well Wisconsin Offerings

Health coaching

- Condition management
- It's Your Health: Diabetes (in collaboration with Navitus)

Wellness challenges and Daily Habits

Employer-sponsored activities

Biometric screenings and flu vaccine clinics

\$150 incentive



WELL WISCONSIN
Healthier starts with you

Reminder:

2023 Well Wisconsin Incentive Deadline

Participants can earn \$150 by completing the following by the deadline on **October 13, 2023**:

- Health assessment
- Health check
- Well-being activity



WELL WISCONSIN

Healthier starts with you

Administered by WebMD

webmdhealth.com/wellwisconsin

1-800-821-6591

Reminder: Vaccines Available at In-network Pharmacy



- Available Vaccines

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- **COVID-19***
 - * Only non-Medicare members

Reminder:

State Coverage Opt-out



Health coverage Opt-Out for State Employees needs to be done each year by working with their employer.



State, UW Hospitals and Clinics, and UW employees (including Craft Workers) may be eligible to receive up to \$2,000 from their employers if they opt out of State of Wisconsin Group Health Insurance Program coverage.

Reminder: Members Retiring Sept. – Dec.

Active employees who retire during or after open enrollment, should submit open enrollment elections **directly to ETF** via Box, email, fax, or by mailing

Changes will take place January 1st when they are retired



Supplemental Benefits

- Supplemental Dental Rate Changes
- Accident Premium Reduction
- Reminders



Supplemental Dental Rate Changes Actives

- Supplemental Delta Dental premium rates will change in 2024

ACTIVES	Preventive 2024	Select 2024	Select Plus 2024
Employee	\$36.10	\$9.08	\$21.60
Employee + Spouse	N/A	\$18.16	\$43.22
Employee + Children	N/A	\$12.24	\$40.12
Family	\$90.28	\$21.76	\$66.20

Accident Plan Premium Decrease



Cash payment to help cover out-of-pocket expenses

Employees may continue plan into retirement – portable up to age 70

Effective 2024, accident plan will have premium decrease

Coverage	Rate:
Employee Only	\$3.72
Employee + Spouse	\$5.32
Employee + Child(ren)	\$7.17
Employee + Family	\$10.47

Reminder: Submit Accident Plan Claims

Members must file claims within 30 days with Securian in order to receive benefit payout

Claim forms available on the ETF [Accident Plan](#) page

Additional documentation may be required



Reminder:

Continuation of Supplemental Benefits

Dental, Vision, and Accident plan benefits do not automatically continue into retirement

Applications go to the appropriate supplemental plan

Supplemental Plan	Vendor
Preventive, Select, or Select Plus	Delta Dental
Vision	Delta Vision
Accident Plan	Securian

- [Continuation Forms for Retirees](#)

Reminder: Annuity Deductions for Supplementals

Retirees may use annuity deductions to pay for supplemental vision, but NOT supplemental dental.



Pre-tax Savings Accounts

- Re-enrollment Requirement
- Limit Increases
- Minimum Annual Contribution and Carryover Amounts





Re-Enrollment Requirement

Members must re-enroll in Pre-tax Savings Accounts each year

Health Care Flexible Spending Account (FSA)

Limited Purpose Flexible Spending Account (LPFSA)

Health Savings Account (HSA)

Dependent Day Care Account

Parking Account

Transit Account

Pre-Tax Savings Accounts Limit Changes

Optum Financial®

Health Savings Account

Program	2023	2024	Change
• Individual Contribution Limit	\$3,850	\$4,150	▲ \$300
• Family Contribution Limit	\$7,750	\$8,300	▲ \$550

Health Care FSA & Limited Purpose FSA

Program	2023	2024	Change
• Annual Contribution Limit	\$2,850	\$3,050	▲ \$200
• Carryover Limit	\$570	\$610	▲ \$40

Parking Account & Transit Account

Program	2023	2024	Change
• Monthly Contribution Limit	\$280 /month	\$300/month	▲ \$20

Account Minimum and Carryover Requirements

Applies to

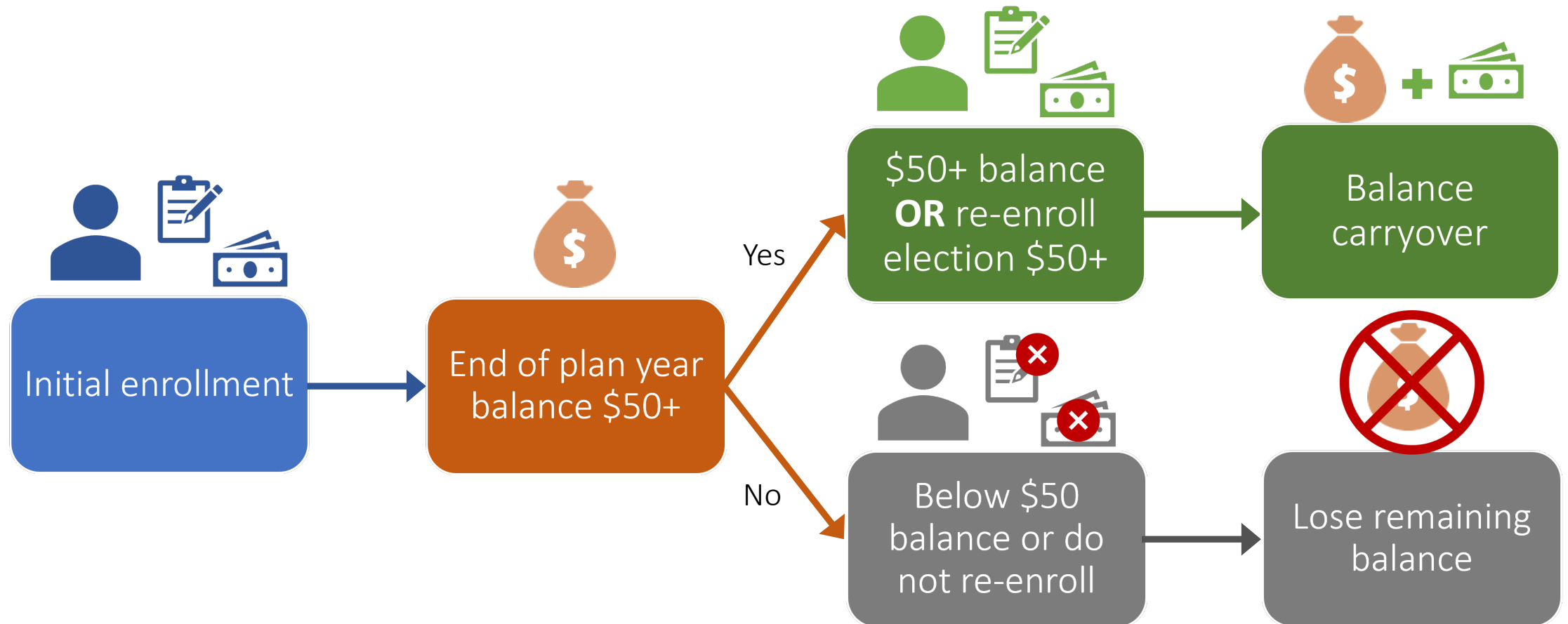
- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Parking Account
- Transit Account

\$50 minimum annual contribution



\$50 minimum carryover account balance required if member does not re-enroll

How the \$50 Minimum Carryover Works



Questions About Pre-Tax Savings Accounts



Optum Financial®

Available for program-specific questions

- URL: myoptumfinancial.com/etf
- 1-833-881-8158

Reminder: Continue to use ConnectYourCare payment cards until they expire



Active state members should contact benefits specialist for questions:

- Eligibility
- Paycheck deductions

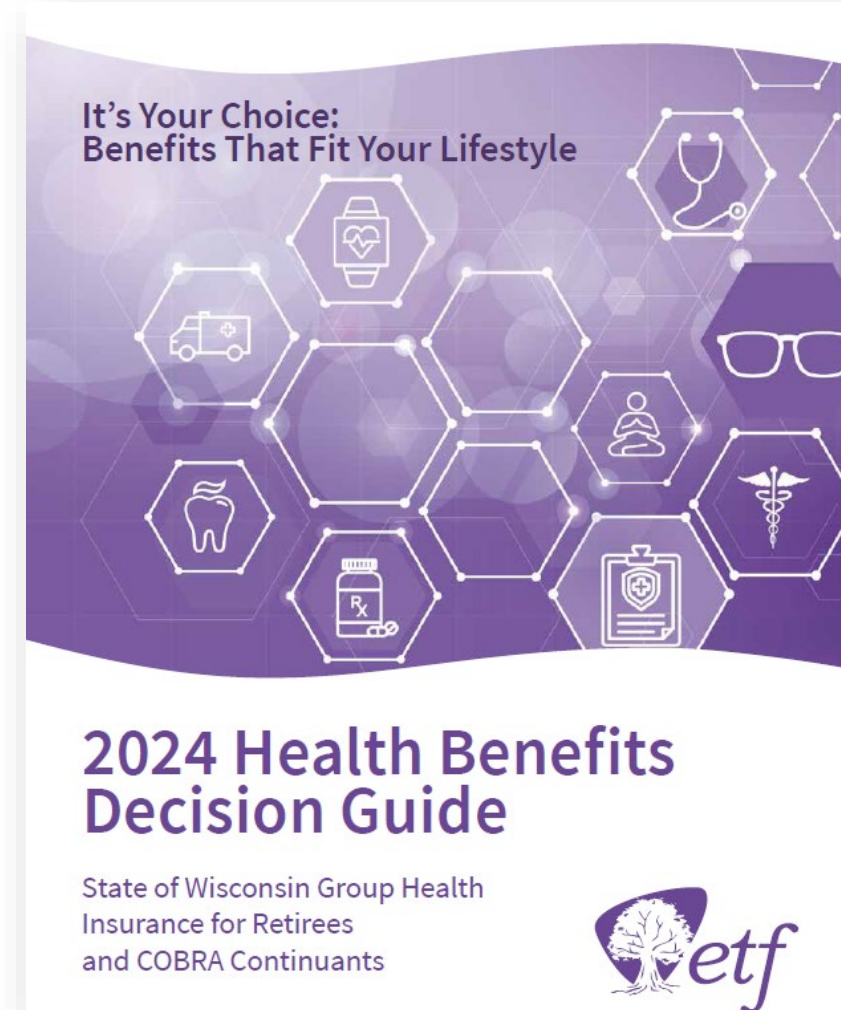
Open Enrollment Materials

- 2024 Decision Guide Overview
- Health Benefits Webpage Enhancements



Decision Guides

- No call for action graphic for 2024
- What's Changing in 2024
- Choose a Plan Design
- Choose a Health Plan
- Consider Supplemental



Web Page Improvements

Explore Your Health, Pharmacy, and Wellness Benefits



Benefits Available to Me

Search by your employer name to access your health and pharmacy benefits. See premium rates, plan options, drug coverage, how to enroll, and more.



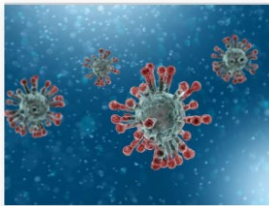
All Program Options

Another way to access your health and pharmacy benefits. If you know the health plan program available to you, begin here. See premium rates, plan options, drug coverage, how to enroll, and more.



Decision Guides

Decision guides are PDF documents that provide a high-level overview of information available on the website. Guides cover topics such as health insurance, pharmacy, and supplemental benefits.



COVID-19 Information

The federal COVID-19 Public Health Emergency will end on May 11. With it, there will be some changes to what is covered under your health insurance plan.



Health Benefits Education

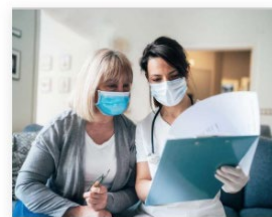
Visit the Health Benefits Education resource center to learn how to make the most of your benefits. Access educational videos and webinars, and learn more about some of the most common health issues facing GHIP members, including where to get care when you need it fast.



Well Wisconsin

Get access to tools and resources to help set health and well-being goals, track progress, stay motivated, and earn incentives!

Insurances



Health & Pharmacy

Information about your health benefits offered through the State of Wisconsin Group Health Insurance Program



Dental Insurance

Choose from up to four dental plans to get the right coverage for you and/or your family. The dental plans offer coverage for services such as cleanings, exams, fillings, and orthodontia.



Vision Insurance

Supplemental vision coverage provides annual eye exams and coverage allowances towards glasses or contact lenses for employees, retirees, and their covered dependents.



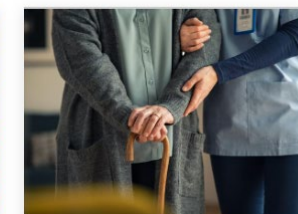
Accident Plan

The Accident Plan provides a cash benefit paid directly to you to help cover out-of-pocket expenses regardless of health insurance coverage.



Life Insurance

The program offers term life insurance coverage up to 5 times your yearly pay for State of Wisconsin employees and local government employees whose employer offers the plan. An employee may also insure their spouse and dependent children.



Long-Term Care Insurance

Available to state employees and retirees. Long-term care insurance covers medical services, such as nursing care or therapies. It also includes supportive services, such as bathing, dressing, getting in and out of bed, taking medicines, or preparing meals.

Program Option Landing Page

Evergreen URL

- Don't have to update links – the link will work every year
- Go to your program option landing page
- Remove the year and trailing slash
 - Year-Specific Link:
<https://etf.wi.gov/its-your-choice/2024/state-employee-and-retiree-health-plan-supplemental-benefits>
 - Evergreen link:
<https://etf.wi.gov/its-your-choice/state-employee-and-retiree-health-plan-supplemental-benefits>

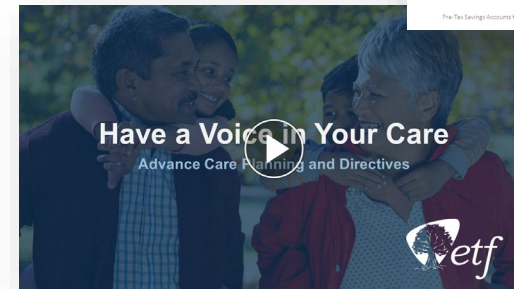
Resources

- Evergreen Videos
- Benefit Webinars
- Benefits Mentor



New Evergreen Videos

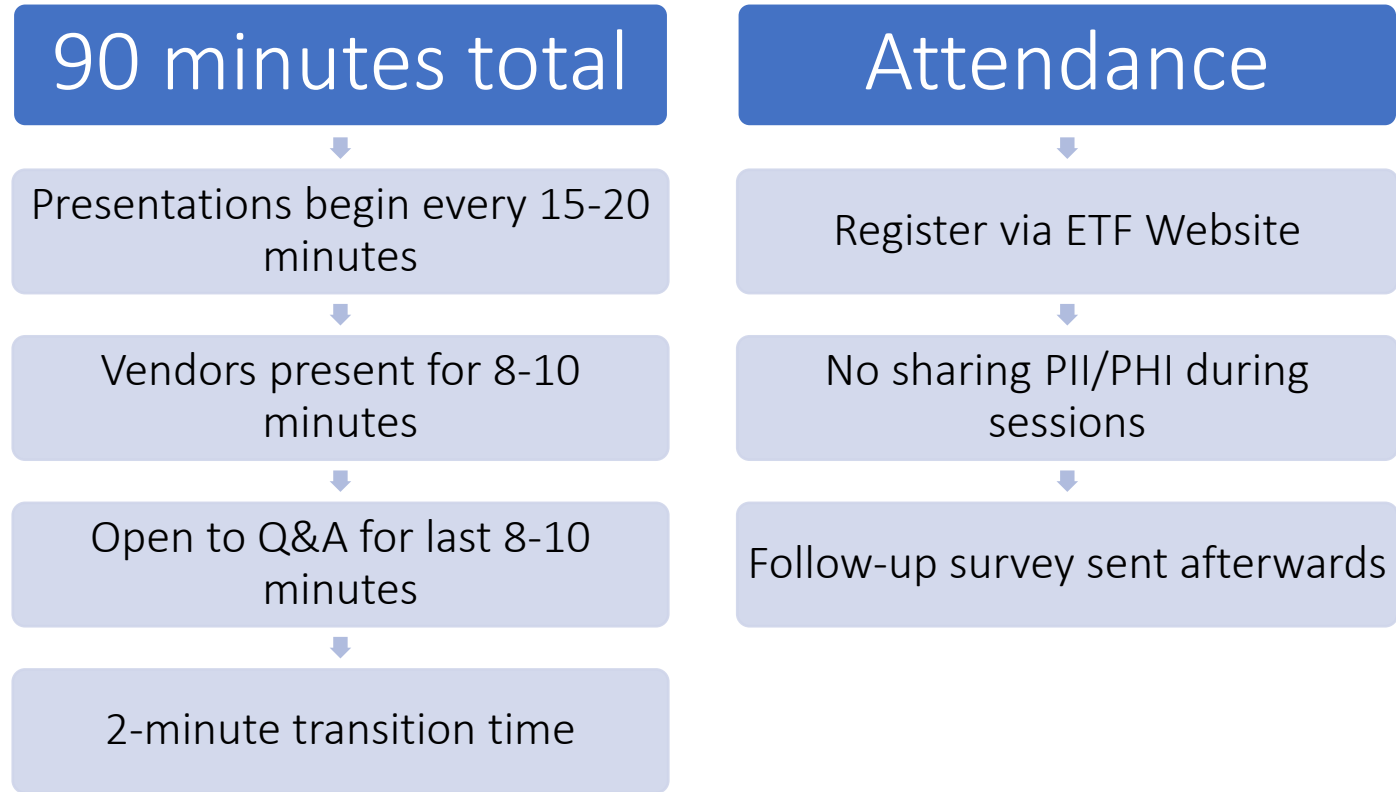
- [Well Wisconsin Program](#)
- [Pre-tax Savings Accounts](#)
 - Pre-Tax Savings Overview
 - How to Enroll in and Manage Pre-tax Savings Accounts
 - Types of Pre-Tax Savings Account
- [Advance Care Planning](#)



NEW 2024 Virtual Benefit Forums

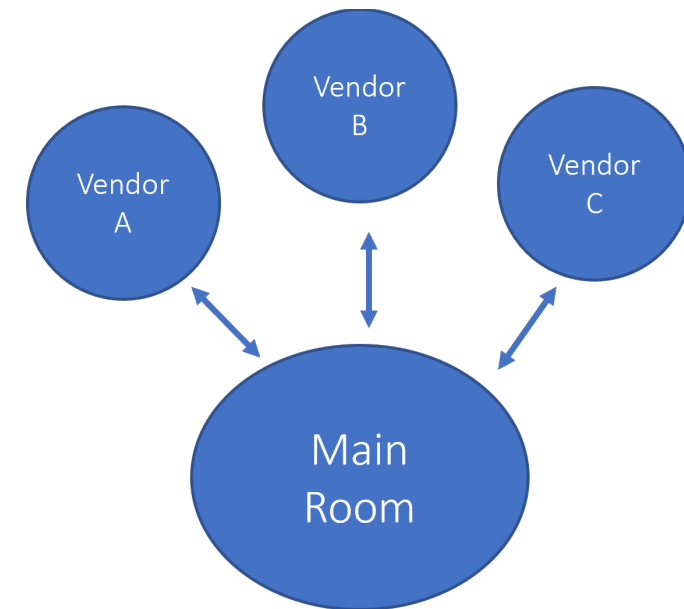


Benefit Vendor Virtual Forums: September 25 – October 13



NEW 2024 Virtual Benefit Forums: Vender List

Group A	Group B	UHC Medicare Advantage & Plus	Supplemental Vendors
Aspirus	Dean – Prevea 360 East and West	UnitedHealthcare (Medicare Advantage and Medicare Plus)	Delta Dental
Dean Health	GHC-EC (GW, RR, Common Ground)	N/A	Delta Vision
GHC-SCW/Neighbors and Dane Choice	HealthPartners (Southeast, West, Robin)	N/A	Navitus
MercyCare	Medical Associates	N/A	Optum
Quartz - UW/Central	Network Health	N/A	Securian - Accidental and Life Insurance
Security	Quartz - West	N/A	WebMD



Benefits Mentor



Interactive benefits counselor for active state employees and non-Medicare retirees – uses claims information to make personalized plan design recommendations



Direct members to [ETF website](#) for resources, troubleshooting tips, and FAQs



ETF staff **cannot** access user accounts, reset passwords, or provide technical support



Q&A Session

Raise hand or enter questions into chat



Thank You



ETF E-mail Updates



1-877-533-5020



etf.wi.gov

