



2025 Open Enrollment Kickoff

For State Employers



Tech Check



Can you see the
presentation?



Can you hear the
moderator?

Ground Rules

- Please mute yourself.
 - Only the moderator/presenter(s) will engage in active discussion and will be muted when not actively speaking.
- Enter all questions via the chat function.

Kickoff Agenda

- Welcome and Introductions
- 2025 Health Plan Changes
- Health Insurance Program
- Dental & Supplemental Benefits
- Pre-tax Savings Accounts
- Open Enrollment Materials
- Resources

ETF Staff Introductions

Meet the staff behind the event



Jake Spielbauer

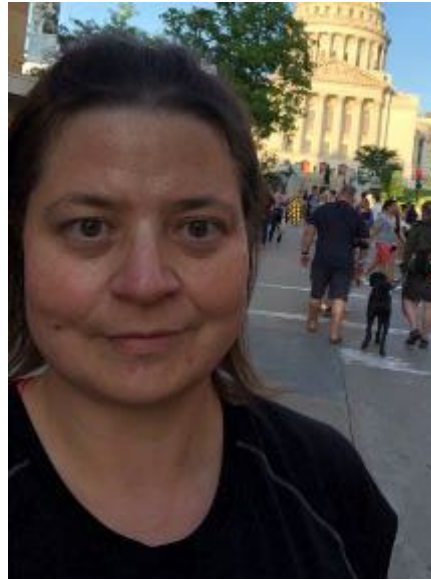
Employer Trainer
Employer & Retiree Insurance Services (ERIS)



Employer & Retiree Insurance Services (ERIS) Staff



John Alexander
Supervisor



Jennie Brady
Lead Worker



Jamie Gonzalez
Case Manager

More ERIS Staff



Jon Crawford
Case Manager



Katrina Hunt
Case Manager



Larissa Brown-
Esqueda
Case Manager

Even More ERIS Staff



Linda Melius
Case Manager



Marilyn
Caldwell
Case Manager

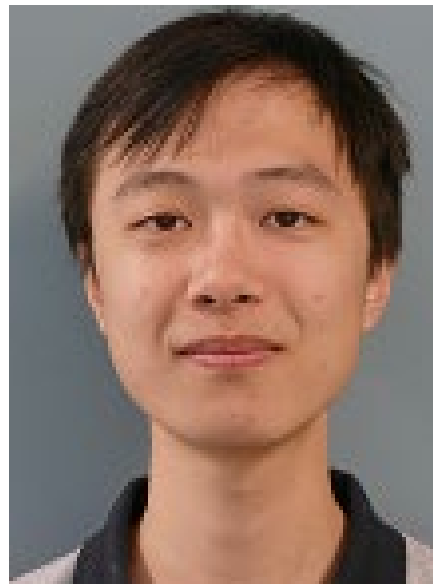


Matt Burnette
Case Manager

Extra Even More ERIS Staff



Andrew Waugh
Case Manager



Sam Xu
Case Manager



Shay Moldrem
Case Manager



Zach Mark
Case Manager

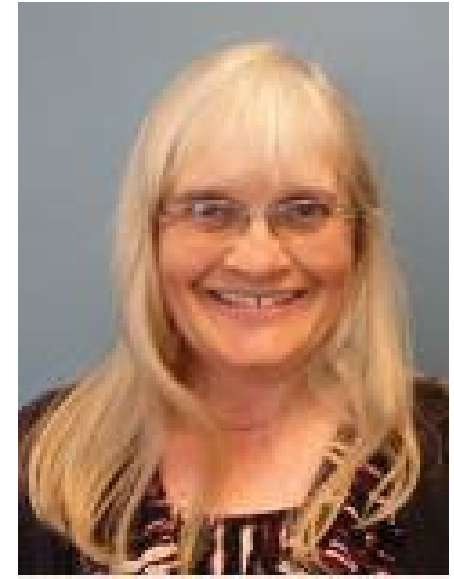
Office of Strategic Health Policy (OSHP) Staff



Tom Rasmussen
Life & Dental
Insurance Program
Manager

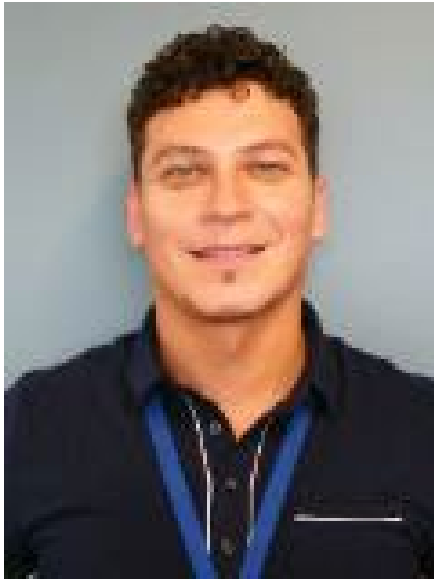


Renee Walk
Director



Arlene Larson
Federal Health
Programs & Policy
Manager

More OSHP Staff



Luis Caracas
Health Plan Policy
Advisor



Tricia Sieg
Pharmacy Benefits
Program Manager



Xiong Vang
Health Savings Account &
Employee
Reimbursement Account
Program Manager

Yet More OSHP Staff



Molly Dunks

Disease
Management &
Wellness Program
Manager



Douglas Wendt

Health Plan Policy
Advisor &
Supplemental Plans
Program Manager



Korbey White

Health Program
Manager

2025 Open Enrollment Period

September 30 - October 25, 2024



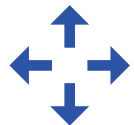
Health Plan Changes

- Health Plan Name Change
- State Maintenance Plan (SMP) Counties



Health Plan Name Change

2024 Name	2025 Name
Dean Health Plan – Prevea360 West and Mayo Clinic	Dean Health Plan – Medica West and Mayo Clinic



Impacts 14 counties: Barron, Buffalo, Chippewa, Crawford, Dunn, Eau Claire, Jackson, La Crosse, Monroe, Pepin, Pierce, St. Croix, Trempealeau, and Vernon.



No member action required – currently enrolled members will automatically continue coverage in renamed network.

2025 State Maintenance Plan (SMP)



State: Only Florence County



Direct member questions about SMP to Dean Health Plan.

Why SMP?

Counties that do not:

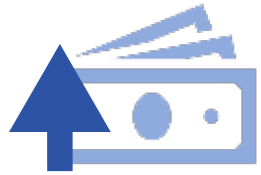
- Have at least one qualified health plan with premium rates that are classified as Tier 1 or in the lowest annual premium rate threshold.
- Satisfy all provider access qualifications established by ETF.

Health Insurance Program

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



2025 Premium Summary



The Group Insurance Board approved a premium increase for plan year 2025.

- State employee contribution determined by Department of Administration's Division of Personnel Management.
- Local employers determine employee share.



Full premium rates posted to Employer [Group Health Insurance](#) page week of June 17.

Why Did Premiums Increase?

The average health insurance premium increases:

- 7.3% for state government employees
- 11% for local government employees

Key drivers for 2025 premium increase:

- Increased pharmacy cost – particularly specialty drugs
- Inflation – costs are higher
- Stabilization of the Reserve Fund
- Administrative costs

Health Premium Increases for 2025 Plan Year

- [Health Premium Increases for 2025 Plan Year page](#)
 - Available from the 2025 Insurance Changes page
 - Featured on the Insurance and Health & Pharmacy pages

Health Premium Increases for 2025 Plan Year

Health Premium Increases for 2025 Plan Year

The **Group Insurance Board** set guidelines on health premium rates for 2025. Rates are generally higher next year, but several premiums for 2025 continue to be among the lowest cost plan options for members. Actual monthly premium costs will be included in the open enrollment materials, which will be posted prior to the annual open enrollment period (Sept. 30-Oct. 25, 2024).


Reasons for Premium Increase

The increase in rates is primarily driven by the impact of three factors:

- Rising Healthcare Costs**
Healthcare costs, including medical, pharmacy, and dental, have increased across the insurance industry. These are projected to continue to surge along with inflation, affecting all elements of healthcare including provider wages, medical supplies, etc.
- Stabilizing the Reserve Fund**
The Board has a reserve fund for the Group Health Insurance Program. The reserves are used to pay prescription and dental claims and operations, as well as protect the program against possible adverse economic and negative market trends. The reserve funds are affected by investment returns. In recent years until 2023, the Board used reserve funds to reduce premium rates. In 2024, reserve funds dropped to low to continue reducing premiums. Beginning in 2025, the Board will rebuild the reserve fund by adding 0.6% to premiums.
- Administrative Costs**
Administrative costs per fee schedule of costs to run the program, including compliance and educational activities, IT, staff salaries, user access to data warehouses, and systems.

2025 State Active Employee Share

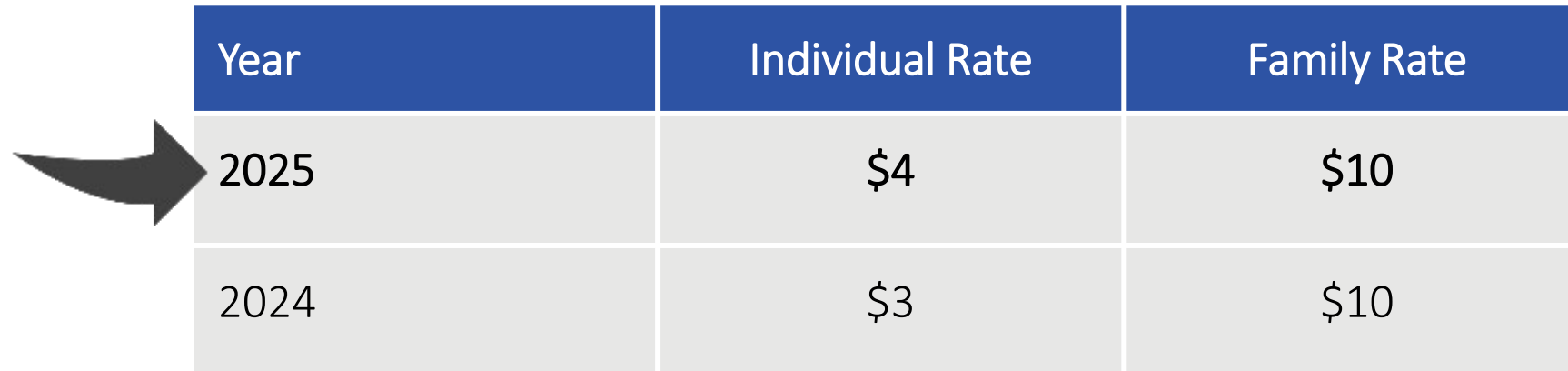
- Non-Access members will see \$4 - \$21 increase per month.
- Access members will see \$21 - \$61 increase per month.

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
 2025 Individual / Family	\$124/\$307	\$46/\$114	\$296/\$734	\$218/\$541
2024 Individual / Family	\$115 / \$286	\$42/ \$107	\$270 / \$673	\$197 / \$494

Rates include Uniform Dental

Uniform Dental Premiums

The Uniform Dental premium is added to a member's health insurance premium.



Year	Individual Rate	Family Rate
2025	\$4	\$10
2024	\$3	\$10

2025 Medical Benefit Changes

- The Group Insurance Board approved the following medical benefit changes effective January 1, 2025:



Expanded the lifetime limit on orthoptic eye training treatments from two to twelve



Clarified nutritional counseling coverage

2025 Annual Health Savings Account (HSA) Employer Contribution

- Employer HSA contributions increasing in 2025.
- Employees who are covered by the HDHP for all of 2025 and are eligible for employer contributions.
- Contributions distributed evenly over the year, in accordance with your payroll schedule.
- Contribution will be prorated if coverage begins after January 1.



Employer Contribution	2025	2024	Change
Individual	\$828	\$750	↑ \$78
Family	\$1,650	\$1,500	↑ \$150

High Deductible Health Plan Change

The annual medical deductible for the HDHP and Access HDHP plans increased to comply with federal requirements.



Deductible	2025	2024	Change
Individual	\$1,650	\$1,600	↑ \$50
Family	\$3,300	\$3,200	↑ \$100

Marriage and Birth Documentation Change

- Effective January 1, 2025, all employees and retirees who are newly adding a dependent (including new hires) must provide documentation that proves eligibility.
- This may be:
 - Marriage certificate
 - Birth certificate
 - Documentation of adoption or placement for adoption



Well Wisconsin Offerings

- Health coaching for chronic conditions, mental health, physical activity, nutrition, stress, and more
- Positively Me, weight management
- Diabetes Prevention Program
- It's Your Health: Diabetes (in collaboration with Navitus)
- Mental health support with meQuilibrium and Togetherall



WELL WISCONSIN
Healthier starts with you

Reminder: 2024 Incentive Deadline

- Participants can earn \$150 by completing the following by the **Oct. 11, 2024**, deadline:
 - Health assessment
 - Health check
 - Well-being activity



WELL WISCONSIN
Healthier starts with you

Administered by WebMD

[webmdhealth.com/wellwisconsin](https://www.webmdhealth.com/wellwisconsin)

1-800-821-6591

Reminder:

Vaccines Available at In-network Pharmacy

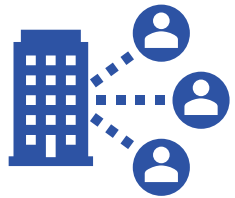


Available Vaccines:

- Influenza*
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- Respiratory Syncytial Virus (RSV)
- COVID-19*

* Medicare members should present their Medicare card at the pharmacy for coverage. This vaccine is covered under Medicare Part B.

Reminder: Opt-out Incentive



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.



State Employees must opt out of medical benefits **each year** by working with their employer.

Reminder: Members Retiring Sept. – Dec.

- Active employees who will retire during or after open enrollment should submit their open enrollment elections **directly to ETF** via Box, email, fax, or by mailing.
- These changes will take place January 1 when they are retired.



Benefits Mentor Discontinued

The screenshot shows the top portion of the ETF website. The header is dark green and contains the ETF logo on the left, followed by navigation links: Benefits, Insurance, Retirement, WRS Performance, News, Member Education, and Employers. On the right side of the header, there are links for 'About ETF', 'Contact Us', and 'My Info'. A search bar with a magnifying glass icon is also present. Below the header, a breadcrumb trail reads: Home / Insurance / Health & Pharmacy / Benefits Mentor. The main content area has a blue background with the title 'Benefits Mentor' in large white text, and the subtitle 'Find the Plan Design that Meets Your Medical Needs' in smaller white text below it.

Supplemental Benefits

- Supplemental Dental Premiums
- Accident Plan Premiums
- Life Insurance & Accident Plan Additional Benefits
- Reminders



Supplemental Dental Premium

No premium changes for active employees:

Coverage Level	Preventive	Select	Select Plus
Individual	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	\$18.16	\$43.22
Individual + Child(ren)	---	\$12.24	\$40.12
Family	\$90.28	\$21.76	\$66.20

Supplemental Vision Premium

- Administered by DeltaVision with EyeMed Vision Care
- Provides coverage for annual eye exams and allowances towards glasses or contact lenses
- No premium changes for active employees
- [Vision insurance link](#)

Coverage Level	Premium
Individual	\$5.72
Individual + Spouse	\$11.42
Individual + Child(ren)	\$12.88
Family	\$20.58



Accident Plan



- Provides a cash payment to help cover out-of-pocket expenses.
- Employees may continue this plan into retirement – portable up to age 70.
- No premium change for plan year 2025.

Active Employees Only

Coverage	Premium
Employee Only	\$3.72
Employee + Spouse	\$5.32
Employee + Child(ren)	\$7.16
Employee + Family	\$10.46

Reminder: Submit Accident Plan Claims

- Members must file claims with Securian to receive a benefit payout.
- Submit claims to Securian within 30 days.
- Claim forms are available on the ETF [Accident Plan](#) page.
- Additional documentation may be required.



Empathy

- Value-Add service available enrolled members and beneficiaries enrolled in life insurance and/or accident
- Comprehensive support for preparing for a loss and after the loss of a loved one
- Access services at the time of claim
- No additional cost
- [Empathy handout](#)



Employee Benefits Solutions
Insurance products issued by Minnesota Life Insurance Company
or Securian Life Insurance Company

Together, Securian Financial and Empathy help support insured individuals and their beneficiaries

Empathy offers a comprehensive support system for preparing for a loss and after the loss of a loved one.



What is Empathy?

Empathy offers a holistic approach to bereavement support by providing insured individuals and beneficiaries on-demand personalized guidance and care for the administrative, emotional, legal and financial challenges both when preparing for a loss and after their loved one passes away. Insured individuals and beneficiaries gain access to a dedicated Care Manager, who provides guidance through the emotional and practical challenges of a loss. Users receive a personalized, step-by-step Care Plan tailored to their unique situation and needs.

Grief support

Empathy provides a compassionate and understanding space where families can find support that resonates most with their personal experience of loss and preparing for a loss. Options include:

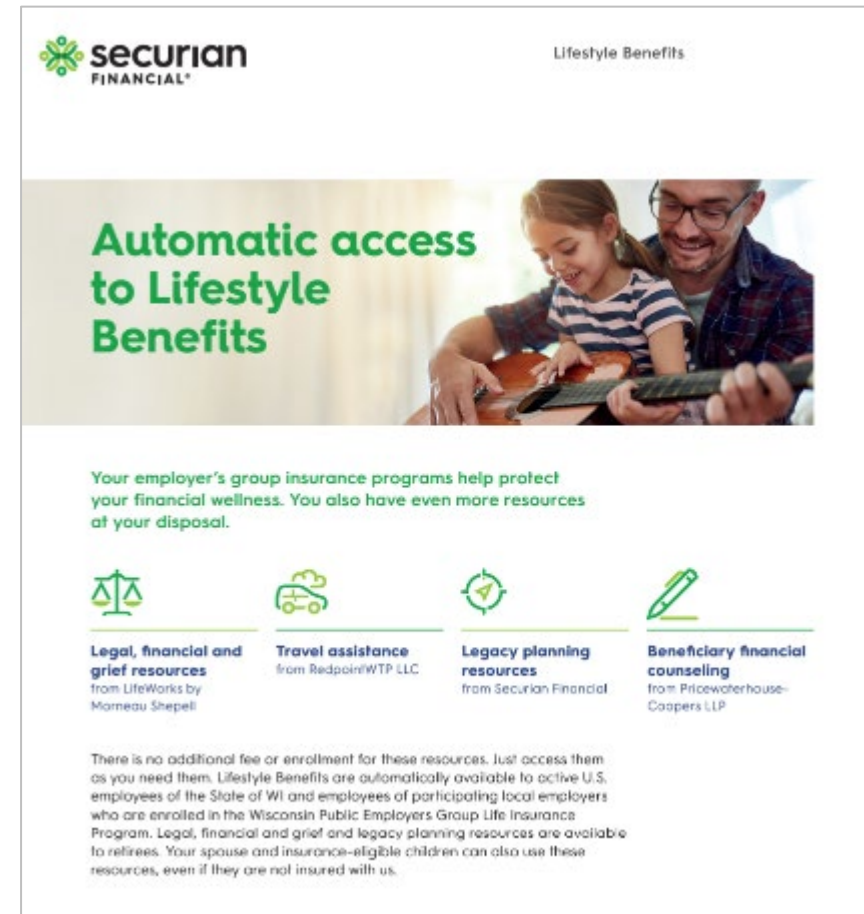
- On-demand access to the Care Team for personal guidance
- Guided meditations
- In-depth library of resources on bereavement-related topics

And in the days and weeks after loss, when grief and shock can make tasks overwhelming, additional features available include:

- A smart tool for locating and comparing trusted funeral homes and personal assistance planning a funeral
- Receive an expertly crafted obituary honoring their loved one

Lifestyle Benefits

- Available to members enrolled in life insurance and/or accident plan
 - Travel assistance
 - Legacy planning
 - Beneficiary financial counseling
 - Grief resources
- [Lifestyle Benefits handout](#)







The graphic features the Securian Financial logo at the top left and the text "Lifestyle Benefits" at the top right. Below this is a photograph of a man and a young girl looking at a tablet together. The main heading reads "Automatic access to Lifestyle Benefits". A sub-heading states: "Your employer's group insurance programs help protect your financial wellness. You also have even more resources at your disposal." Below this are four icons representing different services: a scale of justice for legal resources, a car for travel assistance, a target for legacy planning, and a pencil for beneficiary financial counseling. Each icon is accompanied by a short description and the provider's name.

securian FINANCIAL Lifestyle Benefits

Automatic access to Lifestyle Benefits

Your employer's group insurance programs help protect your financial wellness. You also have even more resources at your disposal.

 Legal, financial and grief resources from LifeWorks by Mornau Shepell	 Travel assistance from Redpoint/WTP LLC	 Legacy planning resources from Securian Financial	 Beneficiary financial counseling from PricewaterhouseCoopers LLP
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There is no additional fee or enrollment for these resources. Just access them as you need them. Lifestyle Benefits are automatically available to active U.S. employees of the State of WI and employees of participating local employers who are enrolled in the Wisconsin Public Employers Group Life Insurance Program. Legal, financial and grief and legacy planning resources are available to retirees. Your spouse and insurance-eligible children can also use these resources, even if they are not insured with us.

Reminder: Continuation of Supplemental

- Dental, Vision, and Accident Plan benefits do not automatically continue into retirement.
- Send [continuation forms](#) to the appropriate vendor:
 - Preventive, Select, or Select Plus: Delta Dental
 - Vision: DeltaVision
 - Accident Plan: Securian

Reminder: Annuity Deductions

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



Pre-tax Savings Accounts

- Reenrollment Requirement
- Limit Increases
- Minimum Annual Contribution and Carryover Amounts



Reenrollment Requirement



Members must reenroll 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

Contribution Limit Changes

Program	Contribution Limit	Change
Health Savings Account (HSA)	\$4,300 per year (individual) / \$8,550 per year (family)	↑ \$150 / \$250 per year
Health Care Flexible Spending Account (FSA) and Limited Purpose FSA	\$3,200 per year	↑ \$150 per year
Parking Account and Transit Account	\$315 per month	↑ \$15 per month

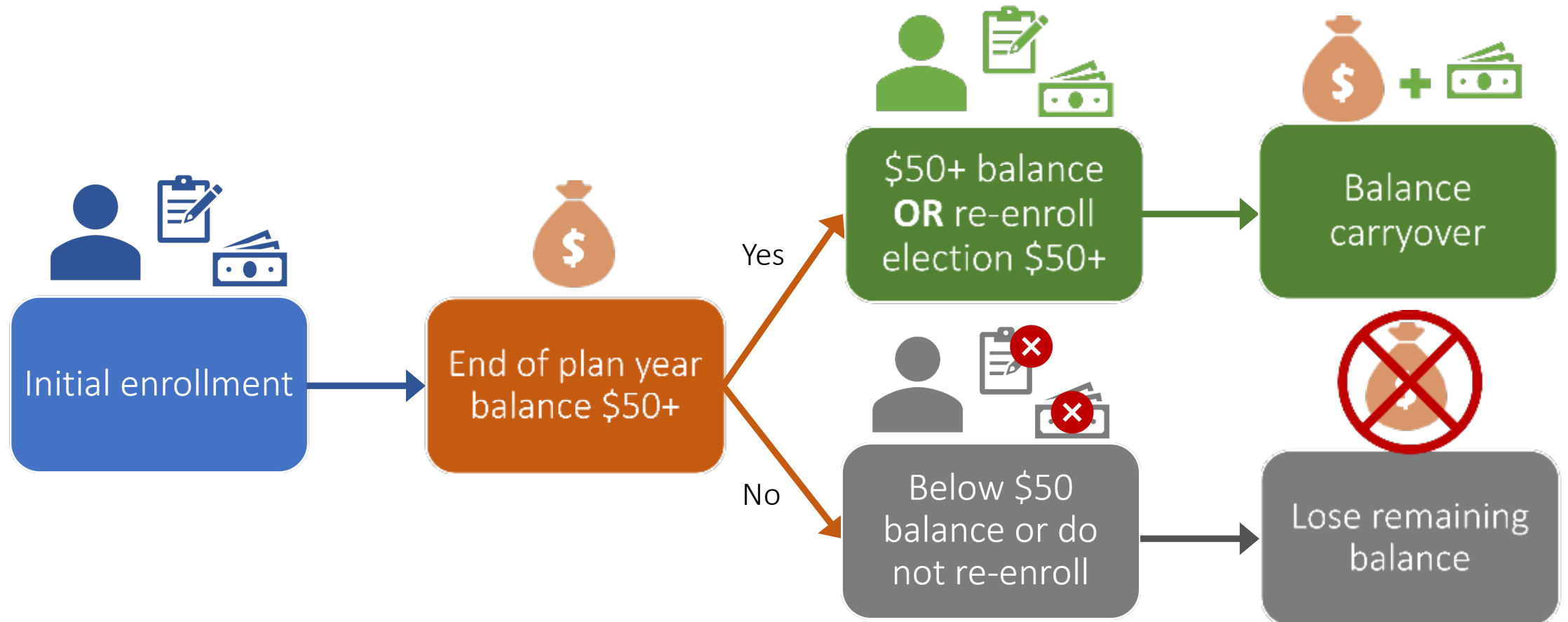
Account Minimum and Carryover Requirements

Applies to

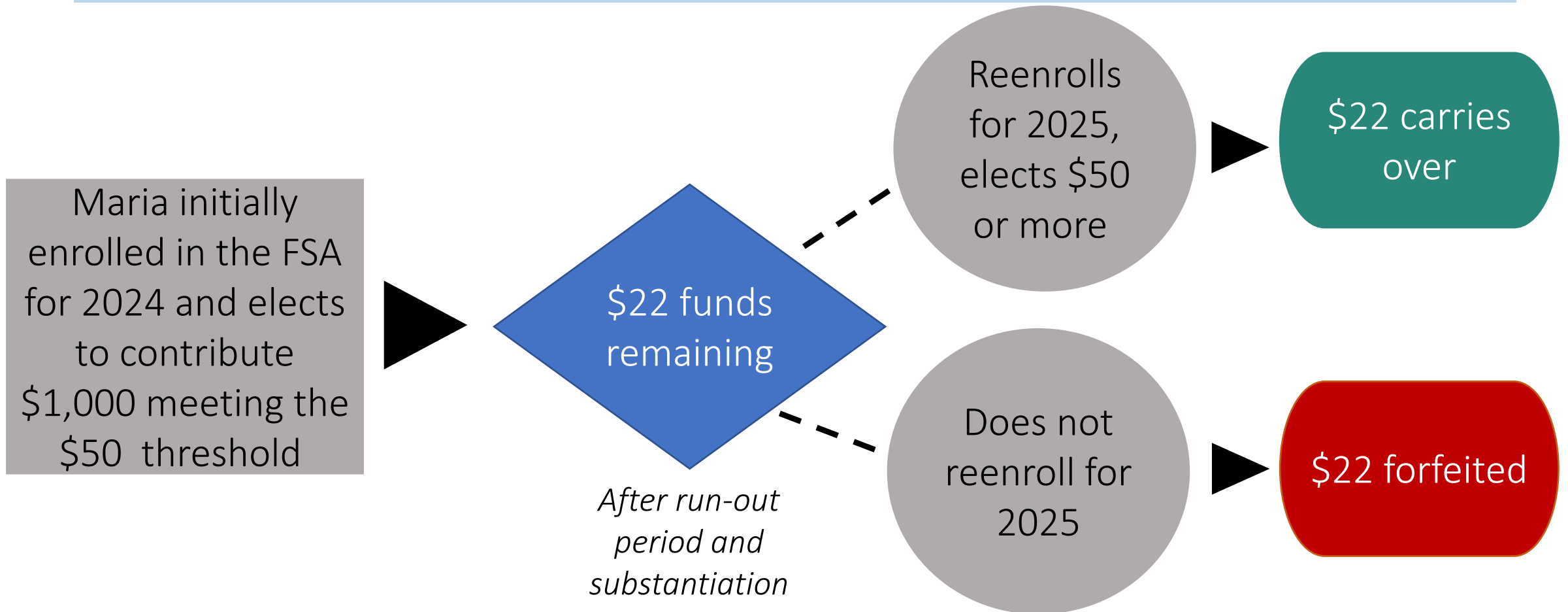
- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Parking Account
- Transit Account

- \$50 minimum annual contribution
- \$50 minimum carryover account balance required if a member does not reenroll

How the \$50 Minimum Carryover Works



Minimum Requirements Example



Questions About Pre-tax Savings Accounts

Optum Financial®



Available for program-specific questions

- URL: my.optum.com/etf
- 1-833-881-8158

Active state members should contact their benefits specialist (Employers) for questions on:

- Eligibility
- Paycheck deductions

Open Enrollment Materials

- 2025 Decision Guide Overview
- Insurance Benefits Webpage Enhancements



Decision Guides

No significant design changes to guides for 2025.

2025 Insurance Benefits Decision Guide

State of Wisconsin Group Health
Insurance for Employees

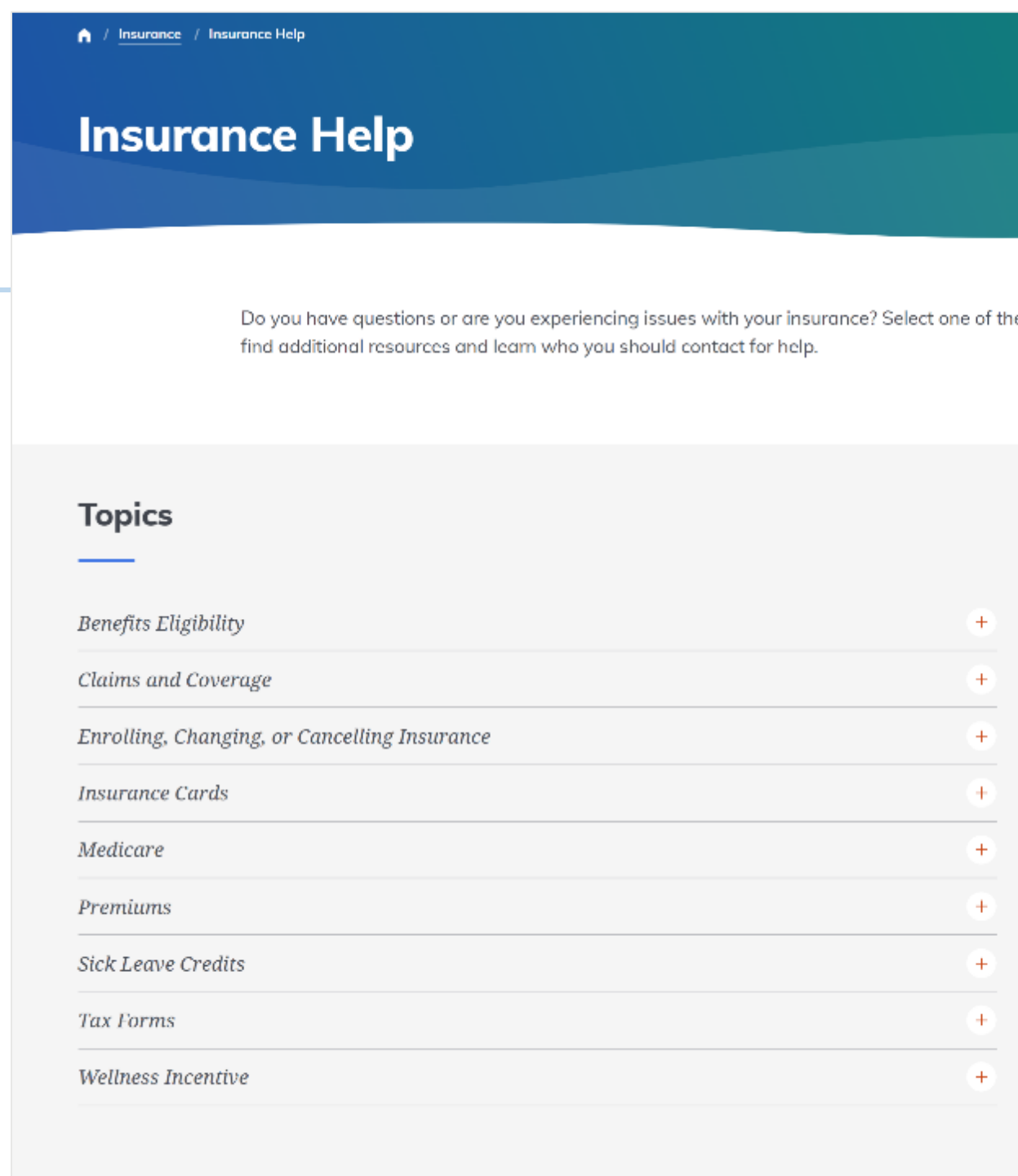


ET-2107 (8/28/2024)



Insurance Help Page

- [Insurance Help Page](#)
- Access from the:
 - Insurance menu
 - Insurance page
 - Health & Pharmacy page



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
- Evergreen link:
<https://etf.wi.gov/its-your-choice/state-employee-and-retiree-health-plan-supplemental-benefits>.

Resources

- Videos
- Insurance Benefits Forums



Updated ETF Videos

- [Choosing a Plan Design](#)
- [Accident Plan](#)
- [Dental Insurance](#)
- [Vision Insurance](#)
- [Health Insurance & Pharmacy](#)
- [Accessing Your Health Benefits While Out of State](#)

Videos and Live Webinars

Filters
Use the filter fields to narrow the results shown.

Keywords


Type
- Any -

Topic
Health Insurance

Benefit Program
- Any -


Submit

Video | 2 MINUTES
Accessing your Health Benefits While Out of State
This video is about what's covered while you're outside your health plan's coverage area.




Video | 4 MINUTES
Accident Plan
During Open Enrollment, you may have the option to enroll in accident insurance. This video will provide you with an overview of the Accident Plan and how to access your benefit information. Watch this video at your leisure on demand 24/7.


Video | 4 MINUTES
Accumulated Sick Leave Credit Conversion Programs What You Need to Know (State & UW)
At retirement, state employees may be able to use unused sick leave to pay for health insurance. Do you know how this benefit works?



Video | 35 MINUTES
Advance Care Planning
It takes courage to plan ahead and to think about a time in the future when you may not be able to make healthcare decisions for yourself or you are not able to communicate your preferences. Watch this recorded webinar on advance care planning. Discover why it's important and understand steps to complete your advance directives. Explore resources to assist you in completing an advance care plan and gain tips for starting this important conversation with others.



Video | 7 MINUTES
Choosing a Plan Design
Not sure where to start when deciding on a health plan? This video will walk you through the first steps choosing a plan design. The video shows the key differences between your options and case studies show how different plan designs would affect a participant's budget over 3 years.



2025 Insurance Benefits Forums

- 90 minutes total
- Presentations begin every 30 minutes
 - Vendors present for 12-14 minutes
 - Open to Q&A for last 12-14 minutes
 - 2-minute transition time



Insurance Benefits Forums
October 1 -17



- Registration required via ETF website
- No PII/PHI permitted
- See ETF website for session details
- Follow-up survey will be sent

Vendor Group Listing

Health Plan Group A Forum

- **Aspirus Health Plan**
- **Dean Health Plan**, covering service areas: Dean Health Plan, State Maintenance Plan (SMP), and Access Plan
- **Group Health Cooperative of South Central Wisconsin (GHC-SCW)**, covering service areas: Dane Choice and Neighbors
- **MercyCare Health Plans**
- **Quartz**, covering service areas: UW Health and Central
- **Security Health Plan**

Health Plan Group B Forum

- **Dean Health Plan**, covering service areas: Prevea360 East and Medica West & Mayo Clinic Health System
- **Group Health Cooperative of Eau Claire (GHC-EC)**, covering service areas: Greater Wisconsin and River Region
- **Common Ground Healthcare Cooperative**
- **HealthPartners Health Plan**, covering service areas: Southeast, West, and Robin with HealthPartners
- **Medical Associates Health Plans**
- **Network Health**
- **Quartz**, covering the Quartz West service area

Vendor Group Listing, Continued

Medicare Advantage and Medicare Plus Forum

- UnitedHealthcare

Supplemental Benefits Forum

- Delta Dental
- DeltaVision
- Navitus (prescription drug benefits)
- Securian (Accident Plan and life insurance)
- WebMD (wellness benefits)

Pre-tax Savings Accounts Forum

- Optum Financial

Forum Schedule

Tuesday	Wednesday	Thursday
<p>1</p> <p>Health Plan Group A 10 – 11:30 a.m.</p> <p>Pre-tax Savings Accounts 5 – 6:30 p.m.</p>	<p>2</p> <p>Supplemental Benefits 5 – 6:30 p.m.</p>	<p>3</p> <p>Health Plan Group B 10 – 11:30 a.m.</p> <p>Medicare Advantage and Medicare Plus 1 – 2:30 p.m.</p>
<p>8</p> <p>Medicare Advantage and Medicare Plus 10 – 11:30 a.m.</p> <p>Health Plan Group A 1 – 2:30 p.m.</p>	<p>9</p> <p>Health Plan Group B 5 – 6:30 p.m.</p>	<p>10</p> <p>Pre-tax Savings Accounts 10 – 11:30 a.m.</p> <p>Supplemental Benefits 1 – 2:30 p.m.</p>
<p>15</p> <p>Medicare Advantage and Medicare Plus 10 – 11:30 a.m.</p> <p>Health Plan Group B 2 – 3:30 p.m.</p>	<p>16</p> <p>Health Plan Group A 5 – 6:30 p.m.</p>	<p>17</p> <p>Supplemental Benefits 10 – 11:30 a.m.</p> <p>Pre-tax Savings Accounts 2 – 3:30 p.m.</p>

Survey

We value your opinion. Please complete the following anonymous survey which should only take a minute of your time:

- [2025 Open Enrollment Kickoff survey \(State 9/24 pm\)](#)



Q&A Session

Enter questions into chat



Thank You



ETF E-mail Updates



1-877-533-5020



etf.wi.gov

