It's Your Choice:
Benefits That Fit Your Lifestyle

2021 Health Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees

ET-2107 (Revised 9/14/2020)

About This Guide

This guide provides a high-level overview of benefits available to you for 2021; open enrollment is **September 28 - October 23, 2020**. For complete information, visit **etf.wi.gov/benefits-by-employer**

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 Health Care 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 ALEX®, our virtual benefits counselor. He will ask you a few questions about your health care needs, crunch some numbers and point out what benefits make the most sense for you.

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

☐ **Enroll**
Once you've used ALEX or followed the steps in this book, go to our website to learn how to enroll.

I'd like to opt out

You may be eligible to receive $2,000 for opting out of health insurance for 2021. 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 2021

Health Plans

Changes can happen each year. Use the health plan search on our website to find health plans and covered providers where you receive care.

Service Area Changes

The State Maintenance Plan will no longer be available in Forest County. Make sure your providers are in-network or select another plan.

New Administrator for Vision

DeltaVision, in partnership with EyeMed Vision Care, is the new administrator for the supplemental vision benefit. If you currently have supplemental vision, your enrollment will automatically transfer to DeltaVision for plan year 2021. Keep an eye on your mailbox for your new vision member card from EyeMed!

Pre-Tax Savings Accounts

Limit Increases

Annual contribution limits have been raised for multiple pre-tax savings accounts. The Health Care Flexible Spending (FSA) and Limited Purpose Flexible Spending Account (LPFSA) carryover limit has increased to $550. See page 16 for details.

New Eligible Expenses

Eligible expenses for Health Savings Accounts and FSAs now include:

- Over-the-counter drugs and medicines not prescribed by a doctor (aspirin, cough medicine, decongestants, etc.).
- Menstrual care products (pads, liners, tampons, etc.).

Parking & Transit Availability

UW System employees may enroll in parking and transit accounts for plan year 2021. Elections will be effective January 1, 2021.

New Medical Benefit

Biofeedback for urinary incontinence will now be covered.

Supplemental Insurance

Accident Plan

The accidental death and dismemberment (AD&D) payment amount has been increased for members up to $100,000.

Long-Term Care Insurance

Long-term care insurance is open for new enrollments with HealthChoice. Enrollment is available throughout the plan year. See the ETF website for more details.

Wellness

New "Health Check" Activities

You have more options to complete your "health check" activity, including a routine dental exam or a health coaching call, to earn your $150 Well Wisconsin incentive in 2021.

Health Plan-Offered Wellness Incentives

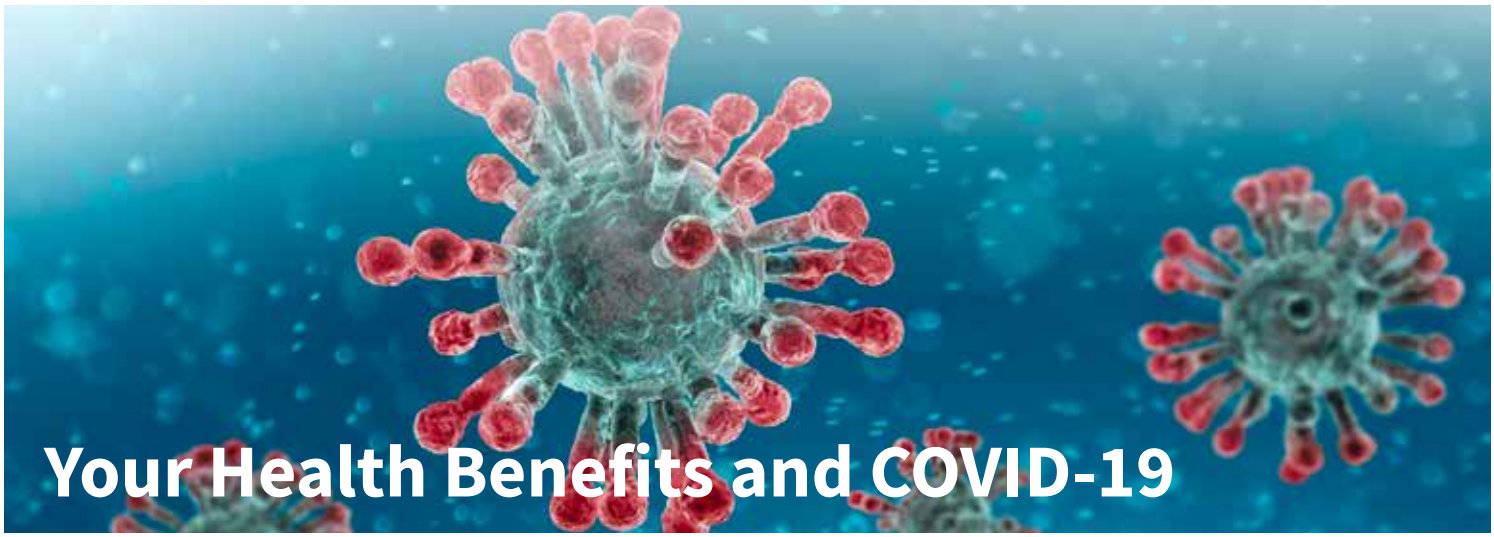
Due to ongoing tax administration concerns, health plans will no longer be offering wellness incentives effective January 1, 2021. You remain eligible for the $150 wellness incentive available via Well Wisconsin, administered by StayWell.

HDHP Telehealth

Not only is telehealth fast and affordable, it's also available to most members without any out-of-pocket costs. Federal COVID-19 relief legislation allows for telehealth services to be covered under a high deductible health plan (HDHP) before the deductible is met for plan year 2021.

Electronic Pharmacy Enhancements

Navitus, the Pharmacy Benefit Manager, will launch the new eHealth Program for electronic prescribing, electronic prior authorization, and pharmacy benefit check. This new tool accesses your pharmacy benefit information at the site of care, helping to ensure your prescriptions are cost-effective and integrate with your current drug regimen. Your doctor can also submit electronic prescriptions and electronic prior authorizations, helping you to get the medications you need faster.



Your Health Benefits and COVID-19

ETF continues to work closely with state health officials and health plans to ensure you receive the care you need during the COVID-19 outbreak. Visit **etf.wi.gov/etf-response-covid-19** for the latest information about your health benefits and COVID-19.

Testing

Your health plan provider will cover diagnostic and antibody testing received from an in-network provider. Cost sharing may apply. Some plans may cover out-of-network testing. Contact your plan for details.

Vaccine Coverage

Should a COVID-19 vaccine become available during the 2021 plan year, the vaccine will be covered by your health plan.

ETF Will Not Attend In-Person Benefit Fairs

Instead, ETF will host online events to provide information for the 2021 health plan year and answer your questions in an online forum.

- **Register online**
  Register anytime for an online event that fits with your schedule.
- **Save time, stay safe**
  Ask your questions from the comfort of home, no travel needed.
- **Stay connected**
  Hear from vendors like Delta Dental and StayWell, and ask your questions directly to the health plans.

Visit **etf.wi.gov** for member education opportunities and to register.

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	$96 / $92	$36 / $32	$255 / $251	$195 / $191
Family With / Without Uniform Dental	$238 / $229	$89 / $80	$632 / $623	$483 / $474
UW Grad Assistants				
Individual With / Without Uniform Dental	$50 / $46	Not available	$129.50 / $125.50	Not available
Family With / Without Uniform Dental	$123.50 / $114.50	Not available	$320.50 / $311.50	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)	9 plans	9 plans	WEA Trust	WEA Trust
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 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 Applies to services 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 See healthcare.gov/preventive-care-benefits	$0 Plan pays 100%		$0 Plan pays 100%	
Telehealth Visit	$0		$0	
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.

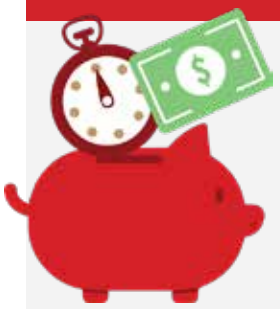
	IYC Health Plan	Access Plan	HDHP	Access HDHP
Prescription Deductible (Individual / Family)	None		Combined medical & pharmacy: $1,500 / $3,000 You pay 100% of most pharmacy costs until deductible is met[1]	
Prescription Copay / Coinsurance				
Level 1	$5 or less		After deductible: $5 or less	
Level 2	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	
Level 3 (Individual / Family)	$6,850 / $13,700			
Level 4 (Individual / Family)	$1,200 / $2,400			

[1]Before 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.

[2]For 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.

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

Save $ on Your Medications with Mail Service



- **Lower cost**
  Get a 3-month supply for only 2 copays.
- **Easy refills**
  Order refills online or sign up for EZAutoFill.
- **Pharmacist support**
  Have a question about your medication? Pharmacists are available 24/7.
- **Secure, free, and fast delivery**
  Packaging is safe and respects your privacy. Delivery is free and fast.

For more information, visit **serve-you-rx.com/navitus** or call **1-800-481-3340**.

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 WEA Trust.

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*
- Quartz - Community
- WEA Trust - East

Ashland

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Barron

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Bayfield

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

*limited provider availability

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

Brown
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Buffalo
- Dean Health Plan - Prevea360*
- HealthPartners Health Plan
- WEA Trust West - Mayo Clinic Health System

Burnett
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Calumet
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Chippewa
- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Clark
- GHC of Eau Claire
- HealthPartners Health Plan
- Quartz - Community*
- WEA Trust West - Chippewa Valley

Columbia
- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz - Community
- WEA Trust - East

Crawford
- Dean Health Plan*
- HealthPartners Health Plan
- Medical Associates Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

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

Dodge
- Dean Health Plan
- Network Health
- Quartz - Community
- WEA Trust - East
- WEA Trust West - Mayo Clinic Health System*

Door
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Douglas
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Dunn
- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Eau Claire
- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Florence
- Robin with HealthPartners

Fond du Lac
- Dean Health Plan
- Network Health
- Quartz - Community
- Robin with HealthPartners
- WEA Trust - East

Forest
- HealthPartners Health Plan
- WEA Trust - East

Grant
- Dean Health Plan
- HealthPartners Health Plan
- GHC of South Central Wisconsin*
- Medical Associates Health Plan
- Quartz - Community

Green
- Dean Health Plan
- MercyCare Health Plan*
- Quartz - Community

Green Lake
- Dean Health Plan*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Iowa
- Dean Health Plan
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz - Community

Iron
- GHC of Eau Claire
- HealthPartners Health Plan*
- WEA Trust West - Chippewa Valley*

Jackson
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

*limited provider availability

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

Jefferson
- Dean Health Plan
- GHC of South Central Wisconsin
- MercyCare Health Plan
- Quartz - Community
- WEA Trust - East

Juneau
- Dean Health Plan
- GHC of South Central Wisconsin
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust - East

Kenosha
- Network Health
- WEA Trust - East

Kewaunee
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

La Crosse
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Lafayette
- Dean Health Plan
- GHC of South Central Wisconsin*
- Medical Associates Health Plan
- Quartz - Community

Langlade
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Lincoln
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Manitowoc
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Marathon
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Marinette
- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Marquette
- Dean Health Plan*
- Network Health*
- Quartz - Community
- Robin with HealthPartners
- WEA Trust - East

Menominee
- Dean Health Plan - Prevea360
- Network Health*
- Robin with HealthPartners
- WEA Trust - East

Milwaukee
- Network Health
- WEA Trust - East

Monroe
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Oconto
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Oneida
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Outagamie
- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Ozaukee
- Network Health
- WEA Trust - East

Pepin
- Dean Health Plan - Prevea360*
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Pierce
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Polk
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Portage
- HealthPartners Health Plan
- Network Health
- WEA Trust - East

Price
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Racine
- Network Health
- WEA Trust - East

Richland
- Dean Health Plan
- HealthPartners Health Plan*
- Quartz - Community

Rock
- Dean Health Plan
- MercyCare Health Plan
- Quartz - Community
- WEA Trust - East

*limited provider availability

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

Rusk
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

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

Sawyer
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Shawano
- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Sheboygan
- Dean Health Plan - Prevea360
- Network Health
- WEA Trust - East

St. Croix
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Taylor
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Trempealeau
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Vernon
- Dean Health Plan
- HealthPartners Health Plan
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

Vilas
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Walworth
- Dean Health Plan*
- MercyCare Health Plan
- Quartz - Community
- WEA Trust - East

Washburn
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Washington
- Network Health
- WEA Trust - East

Waukesha
- Dean Health Plan
- Network Health
- Quartz - Community
- WEA Trust - East

Waupaca
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Waushara
- Network Health*
- Robin with HealthPartners
- WEA Trust - East

Winnebago
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Wood
- HealthPartners Health Plan
- Quartz - Community*
- WEA Trust - East

*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
Only available to those **not enrolled** in health insurance through the program

+

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	$30.20	$9.28	$16.82
Individual + Child(ren)	---	---	$12.52	$31.12
Individual + Spouse	---	---	$18.56	$33.64
Family	$9	$75.50	$22.28	$51.30

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.
- 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
deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.

Visit their website and create an account to find in-network providers, print ID cards, view your claims and more!

Vision Insurance

DeltaVision, in partnership with EyeMed Vision Care, will be the plan administrator beginning January 2021. Check that your vision provider is in network, or note the cost and coverage differences for out-of-network providers. Visit **www.deltadentalwi.com/state-of-wi-vision** to find more coverage information and **www.eyemedvisioncare.com** for in-network providers.

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

Vision: What is Covered

	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/lens copay	$0 copay $150 allowance 20% off any cost over $150	Up to $70 / person
Lenses benefit frequency per calendar year	12 months	12 months
Frames benefit frequency per 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

Vision: What is Covered, continued

	In-Network Providers	Out-of-Network Providers
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*

Things to Note

- DeltaVision is the new plan administrator. (Yes, a close relation to Delta Dental. Don't worry, they take care of eyes too.)
- Current vision enrollments will continue with DeltaVision in 2021 unless you cancel during the open enrollment period.
- Make sure your vision provider is covered.

Plan Administrator

New provider for 2021!

DeltaVision®

1-844-337-8383
deltadentalwi.com/state-of-wi-vision

See etf.wi.gov for complete coverage. Contact DeltaVision with questions.

Get Easy Access to Your Prescription Benefits with Navitus' Mobile App

Enjoy greater convenience at your fingertips! With our mobile app you can:

- Compare medication prices to find the lowest cost option for you
- Locate the most convenient network pharmacies
- See medication and benefit information

With just a few taps you can get help to make more informed prescription decisions and be on your way to better health.

Download the Navitus Prescription Benefits mobile app today!*

*Registration is simple and secure and may require your member ID. The app is available to iOS and Android users. You must be 18 years or older and currently covered under Navitus' pharmacy benefit plan. Hover your phone's camera over the code to download the app.

Download on the App Store
GET IT ON Google Play

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More Supplemental Benefits

Accident Plan

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. 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)

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

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

www.LifeBenefits.com/plandesign/WIETF

madisonbranch@securian.com

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

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 **www.connectyourcare.com/etf** to learn more or call ConnectYourCare 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:
$2,750

Carryover Limit:
$550

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: $3,600 | Family: $7,200

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:
$2,750

Carryover Limit:
$550

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:
$270 / month

Parking Contribution Limit:
$270 / month

Carryover Limit:
Unlimited; all money carries over

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

Need Care Fast? Know Your Options

When you need medical care, it's important to know where to turn. See **etf.wi.gov/video/get-medical-care-when-you-need-it-fast** for a video that explains your options, including what makes sense for you and your wallet. Many health plans also offer a 24-hour nurseline. A nurseline may be useful to determine what type of care is most appropriate for your symptoms.

Telehealth	Doctor's Office	Urgent Care	Emergency Care
Fast, usually within 30 minutes	Same day appointments may be available	Expanded hours, open evenings and weekends	24/7 access
$	$$	$$$	$$$$
Minor, non-emergency medical needs	When you need in-person care	Non-life threatening, immediate medical needs	Serious medical needs

Who's Your REASON?

WELL WISCONSIN 2021:

More Choices, Same Rewards

Well Wisconsin, administered by StayWell®, supports you on your personal health journey and rewards you with a $150 incentive. Access free and confidential resources and services, such as health coaching, online challenges and more. **NEW FOR 2021:** More options to complete your "health check" activity, including a routine dental visit and a health coaching call!

WELL WISCONSIN
Healthier starts with you

wellwisconsin.staywell.com | 1-800-821-6591

STAYWELL

StayWell® is a registered trademark of StayWell Company, LLC. All health and wellness incentives are considered taxable income to the subscriber and are reported to your employer. Personal health information is protected by federal law and will not be shared with ETF, the group insurance board, or your employer.

Health Plan and Vendor Contact Information

ConnectYourCare
1-833-881-8158
www.connectyourcare.com/etf

Dean Health Insurance
1-800-279-1301
deancare.com/wi-employees

Dean Health Insurance-Prevea360 Health Plan
1-877-230-7555
prevea360.com/wi-employees

Delta Dental
1-844-337-8383
deltadentalwi.com/state-of-wi

DeltaVision in partnership with EyeMed Vision Care
1-844-337-8383
deltadentalwi.com/state-of-wi-vision

Group Health Cooperative of Eau Claire (GHC-EC)
1-888-203-7770, 715-552-4300
group-health.com

Group Health Cooperative of South Central Wisconsin (GHC-SCW)
1-800-605-4327, 608-828-4853
ghcscw.com

HealthPartners Health Plan
1-855-542-6922, 952-883-5000
healthpartners.com/stateofwis

Medical Associates Health Plans
1-866-421-3992
mahealthcare.com

MercyCare Health Plans
1-800-895-2421 option 5
mercycarehealthplans.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

Quartz
1-844-644-3455
ChooseQuartz.com

Robin with HealthPartners Health Plan
1-855-542-6922
healthpartners.com/etfrobin

Securian Financial
1-866-295-8690
www.LifeBenefits.com/plandesign/WIETF

StayWell
1-800-821-6591
wellwisconsin.staywell.com

UnitedHealthcare
1-844-876-6175
UHCRetiree.com/etf

WEA Trust
1-866-485-0630
weatruststate.com

Open Enrollment: September 28 - October 23, 2020

Mailed application must be postmarked by October 23, 2020

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

Nondiscrimination and Language Access 42 U.S. Code § 18116
ETF complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats and others). ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact ETF at 1-877-533-5020; TTY: 711. If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: ETF Office of Policy, Privacy & Compliance
P.O. Box 7931, Madison, WI 53707-7931
1-877-533-5020; TTY: 711 • Fax: 608-267-4549
Email: ETFSMBPrivacyOfficer@etf.wi.gov

If you need help filing a grievance, ETF's Office of Policy, Privacy & Compliance is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at crportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019; 1-800-537-7697 (TDD)

Complaint forms are available at hs.gov/ocr/office/file/index.html.

The Wisconsin Department of Employee Trust Funds is a state agency that administers the Wisconsin Retirement System pension, health insurance and other benefits offered to eligible government employees, former employees and retirees.

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 hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Chinese– 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020（TTY：711）

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 711).

Arabic – ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة مساعدة متاحة بلغتك دون أي مصاريف. اتصل بالرقم 1-877-533-5020 (خدمة الصم والبكم: 711)

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

Pennsylvania Dutch – Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao – ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-877-533-5020 (TTY: 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 711).

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwońpod numer 1-877-533-5020 (TTY: 711).

Hindi – ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

Albanian – KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 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.