It's Your Choice:
Benefits That Fit Your Lifestyle

# 2021 Health Benefits Decision Guide

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

**ET-2169 (9/4/2020)**
**PO7, PO17**

# 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. 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 a retiree with Medicare and non-Medicare members on your health insurance?**

Pick the Medicare health plan first.

- If 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.

☐ **Enroll**
Employees: Contact your payroll/benefits office.

Retirees: Complete a paper application or go to our website to learn how to enroll.

Questions?

Employees: Contact your payroll/benefits office.

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

# 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 (SMP) will no longer be available in the following county: Forest.

SMP will be offered in the following counties: Buffalo, Crawford, Florence, Jackson, La Crosse, Monroe, Pepin, Pierce, Polk, Rusk, St. Croix, and Trempealeau. Make sure your providers are in-network or select another plan.

## 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.

## Supplemental Insurance

### New Benefit Options

If your employer opts in, you may be eligible for two new supplemental benefits effective January 1, 2021:

- Accident Plan – available to active local employees
- Vision – available to active local employees and retirees

### New Vision Administrator

DeltaVision, in partnership with EyeMed Vision Care, is the new administrator for the supplemental vision benefit. See page 21 for more details.

## New Medical Benefit

Biofeedback for urinary incontinence will now be covered.

## Wellness

### New "Health Check" Activities

All non-Medicare Advantage members 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

Effective January 1, 2021, UnitedHealthcare is the only health plan that may offer financial wellness incentives to members. All other members are encouraged to participate in Well Wisconsin, administered by StayWell, to earn the $150 wellness incentive.

Silver Sneakers will still be available to Medicare Plus and Medicare Advantage members.

## 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.

**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!**

Download on the App Store

GET IT ON Google Play

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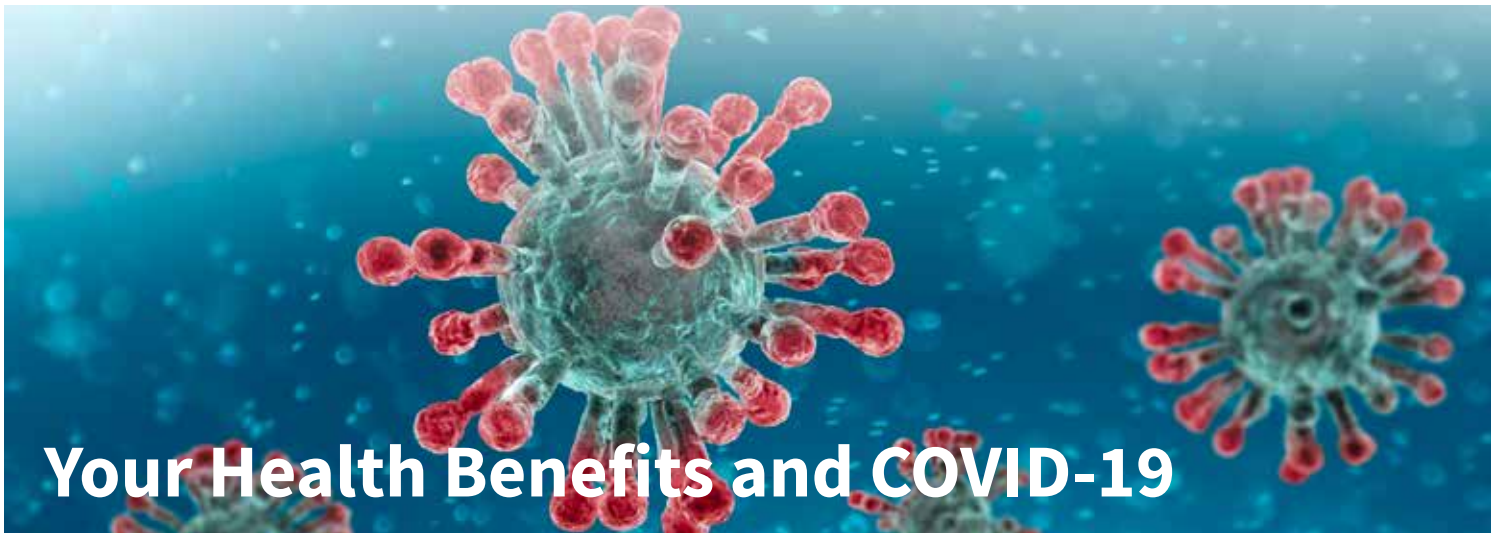


# Your Health Benefits and COVID-19

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.

# 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!

**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.

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.

**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) | 9 plans | WEA Trust |

# 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 |
|---|---|---|
| **Annual Medical Deductible**<br>Individual / Family<br>Counts toward out-of-pocket limit (OOPL) | $1,500 / $3,000<br>Deductible must be met before coverage begins<br>Families: Must meet full family deductible | |
| **Annual Out-of-Pocket Limit (OOPL)**<br>Individual / Family<br>The most you will pay in a year for covered medical and prescription drug services | $2,500 / $5,000 | |
| **Medical Coinsurance**<br>Applies to services beyond the office visit copay such as X-rays and lab work | 100% until deductible met<br>After deductible: 10% | |
| **Preventive Services**<br>See healthcare.gov/preventive-care-benefits | $0<br>Plan pays 100% | |
| **Telehealth Visit** | $0 | |
| **Primary Care Office Visit** | 100% until deductible met<br>After deductible: $15 copay | |
| **Specialty Provider Office Visit** | 100% until deductible met<br>After deductible: $25 copay | |
| **Urgent Care** | 100% until deductible met<br>After deductible: $25 copay | |
| **Emergency Room**<br>Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer | 100% until deductible met<br>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.

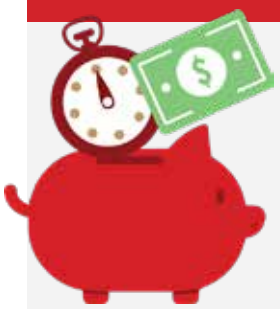
| | |
|---|---|
| **Prescription Deductible** (Individual / Family) | Combined medical & pharmacy: $1,500 / $3,000<br>You pay 100% of most pharmacy costs until deductible is met[1] |
| Prescription Copay / Coinsurance | |
| **Level 1** | After deductible: $5 or less |
| **Level 2** | After deductible: 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 |

[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**.

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.

| | 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 | WEA Trust | 9 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<br>30 days at a facility not approved by Medicare | 120 days at any facility |

# Breakdown of Your Medical Costs

| | 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<br>**3-day hospital stay required** for Health Plan Medicare. (Not required for Medicare Advantage) | $0 for the first 120 days, 100% after 120 days<br>**Requires a 3-day hospital stay** |
| **Licensed Skilled Nursing Facility** (Non-Medicare approved facility)<br>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**<br>Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests and operating room | $0<br>Must be medically necessary and in-network unless emergency | $0 for first 90 days and up to 150 days with “lifetime reserve”<br>"Lifetime reserve” days are a one-time additional 60 days of hospital coverage paid by Medicare<br>Once “lifetime reserve” is exhausted, you pay 100% after 90 days |
| **Medical Supplies**<br>Durable medical equipment, durable diabetic equipment and related supplies | **Medicare-approved supplies:** 20% up to $500 OOPL per individual, after OOPL: $0<br>**Supplies NOT covered by Medicare:** 20% up to $500 OOPL per individual, after OOPL: $0 | **Medicare-approved supplies:** $0<br>**Supplies NOT covered by Medicare:** 100% |
| **Routine Hearing Exam** | $0 | 100% |
| **Hearing Exam for Illness or Disease** | $0 | $0 |

| | Medicare Advantage & Health Plan Medicare | Medicare Plus |
|---|---|---|
| **Hearing Aid**<br>Per ear, every 3 years | 20% until plan pays $1,000, then 100% of the costs | 100% |
| **Home Health Care**<br>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 | **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<br>**Plan pays:** 100% for 50 visits per year, plan may approve an additional 50 visits<br>**Medicare Advantage** has no visit limits<br>**You pay:** Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year | **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<br>**Plan pays:** 100% for up to 365 visits per year<br>**You pay:** Full costs of visits beyond 365 visits per year |

*Different for medical supplies and hearing aids

# Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. 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) | $6,850 / $13,700 |
| **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 OOPL, rather, to a limit of $6,850 individual / $13,700 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:

- 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

### Adams

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

### Ashland

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

### 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

### Brown

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

*limited provider availability

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

## Buffalo
- Dean Health Plan - Prevea360*
- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- 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
- State Maintenance Plan (SMP) by WEA Trust
- Quartz - Community
- WEA Trust West - Mayo Clinic Health System

*limited provider availability

## 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
- State Maintenance Plan (SMP) by WEA Trust

## 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
- GHC of South Central Wisconsin*
- HealthPartners Health Plan
- 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
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Available in every county: **Medicare Advantage** (available nationwide), or the **Access Plan** or **Medicare Plus** (both available 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
- State Maintenance Plan (SMP) by WEA Trust
- 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
- State Maintenance Plan (SMP) by WEA Trust
- 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
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

## Pierce
- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

## Polk
- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- 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

*limited provider availability

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

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

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

### Rusk
- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- 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
- State Maintenance Plan (SMP) by WEA Trust
- 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
- State Maintenance Plan (SMP) by WEA Trust
- 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

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

# Monthly Premiums (Participants **without** Medicare)

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

| | Local High Deductible Health Plan | |
|---|---|---|
| | **Individual** | **Family** |
| Dean Health Insurance | $638.82 | $1,560.06 |
| Dean Health Insurance - Prevea360 | $641.70 | $1,567.26 |
| GHC of Eau Claire | $695.66 | $1,702.16 |
| GHC of South Central Wisconsin | $616.34 | $1,503.86 |
| HealthPartners Health Plan | $807.74 | $1,982.36 |
| Medical Associates Health Plans | $589.36 | $1,436.42 |
| MercyCare Health Plans | $615.42 | $1,501.56 |
| Network Health | $731.90 | $1,792.76 |
| Quartz - Community | $768.04 | $1,883.12 |
| Quartz - UW Health | $581.48 | $1,416.72 |
| Robin with HealthPartners Health Plan | $840.78 | $2,064.96 |
| State Maintenance Plan (SMP)[1] by WEA Trust | $662.44 | $1,619.14 |
| WEA Trust - East | $753.60 | $1,847.02 |
| WEA Trust West - Chippewa Valley | $892.96 | $2,195.42 |
| WEA Trust West - Mayo Clinic Health System | $866.88 | $2,130.22 |
| | **Local Access High Deductible Health Plan** | |
| | **Individual** | **Family** |
| WEA Trust[1] | $967.82 | $2,382.58 |

[1]Members 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 |
|---|---|---|---|
| | **Medicare Advantage** | | |
| UnitedHealthcare | $250.60 | See next page | $476.54 |
| | **Medicare Plus** | | |
| WEA Trust | $368.68 | See next page | $712.70 |
| | **Health Plan Medicare** | | |
| Dean Health Insurance | $466.58 | $1,080.74 | $908.50 |
| Dean Health Insurance - Prevea360 | $468.32 | $1,085.36 | $911.98 |
| GHC of Eau Claire | $423.48 | $1,094.48 | $822.30 |
| GHC of South Central Wisconsin | $460.40 | $1,052.08 | $896.14 |
| HealthPartners Health Plan | $414.40 | $1,197.48 | $804.14 |
| Medical Associates Health Plans | $363.60 | $928.30 | $702.54 |
| MercyCare Health Plans | $413.60 | $1,004.36 | $802.54 |
| Network Health | $531.78 | $1,239.02 | $1,038.90 |
| Quartz - Community | $481.62 | $1,225.00 | $938.58 |
| Quartz - UW Health | $387.18 | $944.00 | $749.70 |
| Robin with HealthPartners Health Plan | $426.90 | $1,243.02 | $829.14 |
| State Maintenance Plan (SMP) by WEA Trust | $368.68 | $1,006.46 | $712.70 |
| WEA Trust - East | $427.20 | $1,156.14 | $829.74 |
| WEA Trust West - Chippewa Valley | $496.70 | $1,365.00 | $968.74 |
| WEA Trust West - Mayo Clinic Health System | $485.12 | $1,327.34 | $945.58 |

# Monthly Premiums

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

When you select 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 Medicare Advantage | with Medicare Plus |
|---|---|---|
| Dean Health Insurance | $864.76 | $982.84 |
| Dean Health Insurance - Prevea360 | $867.64 | $985.72 |
| GHC of Eau Claire | $921.60 | $1,039.68 |
| GHC of South Central Wisconsin | $842.28 | $960.36 |
| HealthPartners Health Plan | $1,033.68 | $1,151.76 |
| Medical Associates Health Plans | $815.30 | $933.38 |
| MercyCare Health Plans | $841.36 | $959.44 |
| Network Health | $957.84 | $1,075.92 |
| Quartz - Community | $993.98 | $1,112.06 |
| Quartz - UW Health | $807.42 | $925.50 |
| Robin with HealthPartners Health Plan | $1,066.72 | $1,184.80 |
| State Maintenance Plan (SMP) by WEA Trust | $888.38 | $1,006.46 |
| WEA Trust - East | $979.54 | $1,097.62 |
| WEA Trust West - Chippewa Valley | $1,118.90 | $1,236.98 |
| WEA Trust West - Mayo Clinic Health System | $1,092.82 | $1,210.90 |
| Access HDHP by WEA Trust | $1,193.76 | $1,311.84 |

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**
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**

### 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

DELTA DENTAL®

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!

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

*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 | $30.20 | $30.20 | $15.44 | $27.06 |
| Retiree + Child(ren) | --- | --- | $21.19 | $50.06 |
| Retiree + Spouse | --- | --- | $31.39 | $54.12 |
| Family | $75.50* | $75.50 | $37.67 | $82.54 |

*Medicare Some or Medicare All recipients pay a family rate of $60.40

### Accident Plan

New for 2021!

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Available only for active employees.

#### 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.

1-866-295-8690

www.LifeBenefits.com/plandesign/WIETF

madisonbranch@securian.com

#### Monthly Premium:

Employee: $4.38 | Employee + Spouse: $6.26 | Employee + Child(ren): $8.44 | Family: $12.32

# 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.

| Employee | Individual + Spouse | Individual + 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 |

## 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<br>$150 allowance<br>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<br>$150 allowance<br>15% off any cost over $150 | Up to $105 / person |
| Disposable contacts | $0 copay<br>$150 allowance | Up to $105 / person |

### 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.)
- Active employees may be eligible for vision coverage if your employer chooses to offer this benefit. All retirees are eligible.
- 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.

# 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.