It's Your Choice: Benefits That Fit Your Lifestyle

2022 Health Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees

ET-2107 (Revised 8/31/2021)
About This Guide

This guide provides a high-level overview of benefits available to you for 2022; open enrollment is September 27 to October 22, 2021. 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 Flexible Spending Account (LPFSA)
    • Dependent Day Care Account
    • Parking & Transit Accounts
    • Health Savings Account (HSA)
  Visit our website for enrollment instructions.

I’d like to make a change or I’m new

☐ Learn the way that works best for you, either:
  Use Benefits Mentor, our virtual benefits counselor. The tool will ask you questions about your health care needs and pull up your claims information from last year (if available). It will make personalized plan design recommendations after considering your medical needs and what is most important to you when choosing a health plan.
  Visit etf.wi.gov/benefits-mentor to get started.
  Or follow along in this guide. There are steps and guidance throughout.

☐ Enroll
  Once you’ve used Benefits Mentor or followed the steps in this book, follow your employer’s directions on how to enroll.

I’d like to opt out

You may be eligible to receive $2,000 for opting out of health insurance for 2022. 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 2022

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.

New Health Plan
No Action Required: Aspirus Health Plan is newly available for the 2022 plan year. See Health Plans by County on page 7 for coverage details.

Service Area Change
Action Required for Quartz Community Members: Quartz Community is now Quartz Central and Quartz West. Members currently enrolled in Quartz Community should select a new health plan. If you don’t select a new health plan, you will be enrolled in a renamed Quartz offering based on the location of your current primary care provider/clinic. See Health Plans by County on page 7 for coverage details.

State Maintenance Plan
The State Maintenance Plan is newly available in Florence County. Make sure your providers are in-network or select another plan.

Benefit Changes
Medical Benefit Changes
• Coverage added for medically necessary orthognathic surgeries (i.e., corrective jaw surgeries).
• The medical maximum out-of-pocket limit updated to follow the annual federal maximum updated values.
• All medical benefits will be applied to the maximum out-of-pocket limit.
• The timeframe requirement for extractions/dental repairs due to accidents has been removed.
• Telemedicine coverage updated. See etf.wi.gov/telemedicine for more details.

Pharmacy Benefit Changes
• Continuous Glucose Monitors are now covered on the pharmacy benefit. Coverage is now available under both the medical and pharmacy benefit.
• Level 4 pharmacy benefit out-of-pocket limit has been removed.

Dental Benefit Changes
Coverage added for composite resin fillings for back teeth to the Uniform Dental benefit. White composite resin fillings will be covered for both front and back teeth in 2022.

Pre-Tax Savings Accounts
Vendor Name Change
Optum Financial has replaced the ConnectYourCare name and brand throughout the member experience.
• Customer service offerings will remain the same.
• Payment cards will not be reissued – use the same card until it expires.

Limit Increases
Annual contribution limits have been raised for Health Savings Accounts. See page 16 for details.

New Eligible Expenses
Eligible expenses for Health Savings Accounts and Flexible Spending Accounts now include personal protective equipment (PPE) for the primary purpose of preventing the spread of COVID-19 (face masks, disposable gloves, hand sanitizer, sanitizing wipes, etc.).

Accident Plan
UW Hospital & Clinics employees are eligible to enroll in the Accident Plan for coverage beginning January 1, 2022.
Beginning January 1, 2022, cash payment amounts for most claims will increase. Outpatient rehabilitation therapy will be newly covered in 2022.

Wellness
Vendor Name Change
WebMD has acquired StayWell and is now the Well Wisconsin program vendor.
Attend a Health Benefit Webinar

ETF will be hosting a number of webinars during the open enrollment period for you to learn about the 2022 plan year. You’ll have the opportunity to ask questions directly to health plans and vendors like Delta Dental and WebMD. Visit etf.wi.gov/health to register.

COVID-19: You Stop the Spread

The most effective way to stop the spread of COVID-19 is to get vaccinated. COVID-19 vaccines are covered by the medical and pharmacy benefit for all non-Medicare members, and by the medical benefit (Part B) for Medicare members.

In addition to your doctor or health care provider, the Wisconsin Department of Health Services recommends the following places to get your free COVID-19 vaccine:

- Pharmacies
- Community-based or pop-up vaccination clinics
- Local or tribal health departments

To find a COVID-19 vaccine site in your community, visit www.vaccines.gov and enter your ZIP code.

Questions about the COVID-19 vaccine or an additional dose of the vaccine? Visit www.dhs.wisconsin.gov/covid-19/vaccine.htm, or call 211 or 1-877-947-2211.


Introducing Benefits Mentor

Find the Plan Design that Meets Your Medical Needs

IBM Benefits Mentor is the new interactive benefits counselor* for active state employees and non-Medicare retirees. Powered by ETF’s secure data warehouse, Benefits Mentor will use your claims information (if available) as a basis for personalized plan design recommendations. Benefits Mentor also considers your medical needs and what is most important to you when choosing a health plan.

You will need to register and verify your email address prior to using Benefits Mentor for the first time. Visit etf.wi.gov/benefits-mentor to get started!

Note: Chrome is the preferred internet browser for Benefits Mentor. You are not enrolling through Benefits Mentor. Enroll as directed by your employer.

*ALEX will still be available for University of Wisconsin System employees for plan year 2022.
### 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)

<table>
<thead>
<tr>
<th></th>
<th>IYC Health Plan</th>
<th>High Deductible Health Plan (HDHP)</th>
<th>Access Plan</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Active Employees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Individual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$99 / $96</td>
<td>$37 / $34</td>
<td>$260 / $257</td>
<td>$198 / $195</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$246 / $237</td>
<td>$92 / $83</td>
<td>$648 / $639</td>
<td>$494 / $485</td>
</tr>
<tr>
<td><strong>UW Grad Assistants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Individual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$51 / $48</td>
<td>Not available</td>
<td>$131.50 / $128.50</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With / Without Uniform Dental</td>
<td>$127.50 / $118.50</td>
<td>Not available</td>
<td>$328.50 / $319.50</td>
<td>Not available</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>$$$</th>
<th>$$$$$</th>
<th>$$$</th>
<th>$$$$$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost Per Visit</td>
<td>Local</td>
<td>Local</td>
<td>Nationwide</td>
<td>Nationwide</td>
</tr>
<tr>
<td>Provider Availability</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nationwide Pharmacies</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Out-of-Network Benefits</td>
<td>Emergency and urgent care</td>
<td>Emergency and urgent care</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Available Health Plan(s)</td>
<td>10 plans</td>
<td>10 plans</td>
<td>WEA Trust</td>
<td>WEA Trust</td>
</tr>
<tr>
<td>Employer may add money to required Health Savings Account (HSA)</td>
<td>---</td>
<td>Individual: $750</td>
<td>---</td>
<td>Individual: $750</td>
</tr>
</tbody>
</table>

---

Open Enrollment 2022

etf.wi.gov/benefits-by-employer
Breakdown of Your Medical Costs
The table below lists how much you will pay for common services received in-network.

<table>
<thead>
<tr>
<th>Service</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Medical Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$250 / $500</td>
<td></td>
<td>$1,500 / $3,000</td>
<td>Families: Must meet full family deductible</td>
</tr>
<tr>
<td>Counts toward out-of-pocket limit (OOPL)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Medical Out-of-Pocket Limit (OOPL)</strong></td>
<td></td>
<td>$1,250 / $2,500</td>
<td>$2,500 / $5,000</td>
<td>Families: Must meet full family OOPL before your plan pays 100%</td>
</tr>
<tr>
<td>Individual / Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The most you will pay in a year for covered medical services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Medical Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applies to services beyond the office visit copay such as X-rays and lab work</td>
<td>100% until deductible met</td>
<td>100% until deductible met</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>After deductible: 10%</td>
<td>After deductible: 10%</td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>See healthcare.gov/preventive-care-benefits</td>
<td>$0</td>
<td></td>
<td>$0</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Telemedicine Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Varies by service type, see etf.wi.gov/telemedicine</td>
<td></td>
<td></td>
<td>Varies by service type, see etf.wi.gov/telemedicine</td>
<td></td>
</tr>
<tr>
<td><strong>Primary Care Office Visit</strong></td>
<td>$15 copay</td>
<td></td>
<td>100% until deductible met</td>
<td></td>
</tr>
<tr>
<td>Does not count toward deductible</td>
<td></td>
<td></td>
<td>After deductible: $15 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Specialty Provider Office Visit</strong></td>
<td>$25 copay</td>
<td></td>
<td>100% until deductible met</td>
<td></td>
</tr>
<tr>
<td>Does not count toward deductible</td>
<td></td>
<td></td>
<td>After deductible: $25 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$25 copay</td>
<td></td>
<td>100% until deductible met</td>
<td></td>
</tr>
<tr>
<td>Does not count toward deductible</td>
<td></td>
<td></td>
<td>After deductible: $25 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer</td>
<td>$75 copay</td>
<td></td>
<td>100% until deductible met</td>
<td>After deductible: $75 copay, coinsurance applies to services beyond the copay</td>
</tr>
<tr>
<td>Deductible and coinsurance applies to services beyond the copay</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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](http://etf.benefits.navitus.com) to find an in-network pharmacy near you. In-network pharmacies are available nationwide.

<table>
<thead>
<tr>
<th>Prescription Deductible</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Individual / Family)</td>
<td>None</td>
<td></td>
<td>Combined medical &amp; pharmacy: $1,500 / $3,000</td>
<td>You pay 100% of most pharmacy costs until deductible is met¹</td>
</tr>
</tbody>
</table>

### Prescription Copay / Coinsurance

<table>
<thead>
<tr>
<th>Level</th>
<th>Prescription Copay / Coinsurance</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>$5 or less</td>
<td></td>
<td>After deductible: $5 or less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 2</td>
<td>20% ($50 max)</td>
<td></td>
<td>After deductible: 20% ($50 max)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 3</td>
<td>40% ($150 max)²</td>
<td></td>
<td>After deductible: 40% ($150 max)²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 4</td>
<td>$50 copay³</td>
<td></td>
<td>After deductible: $50 copay³</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive</td>
<td>(As federally required)</td>
<td>$0 - Plan pays 100%</td>
<td></td>
<td>$0 - Plan pays 100%</td>
<td></td>
</tr>
</tbody>
</table>

### Prescription Out-Of-Pocket Limit

<table>
<thead>
<tr>
<th>Levels 1 &amp; 2 (Individual / Family)</th>
<th>Prescription Out-Of-Pocket Limit</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>$600 / $1,200</td>
<td>Combined medical &amp; pharmacy: $2,500 / $5,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Levels 3 &amp; 4 (Individual / Family)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$8,750 / $17,400</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹Before you meet your deductible, preventive drugs are covered 100% and certain maintenance medications only require a copayment or coinsurance. See our website for more information.

²For Level 3 “Dispense as Written” or “DAW-1” drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

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

---

### GET YOUR MEDS DELIVERED TO YOUR DOOR

Home delivery provided by Serve You DirectRx is a benefit offered by your employer. Learn how to get started by visiting [ServeYouRx.com](http://ServeYouRx.com) or call 800-481-4940.

---

Open Enrollment 2022  
etf.wi.gov/benefits-by-employer  
6
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 Central
- 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*

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

*limited provider availability

The Access Plan is available in every county and worldwide.
Buffalo
- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz West
- 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 West
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

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

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

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

Door
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners

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 West
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Florence
- Aspirus Health Plan*
- Robin with HealthPartners*
- State Maintenance Plan (SMP) by WEA Trust

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

Forest
- Aspirus Health Plan
- HealthPartners Health Plan

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

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

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

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

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

Jefferson
*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 Central
- WEA Trust - East

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

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

Kenosha
- Network Health
- WEA Trust - East

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

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

Langlade
- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan

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

*limited provider availability

The Access Plan is available in every county and worldwide.

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

Marathon
- Aspirus Health Plan
- 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 Central
- 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 West
- WEA Trust West - Mayo Clinic Health System

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
- Quartz West
- 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
- Aspirus Health Plan
- HealthPartners Health Plan
- Network Health
- WEA Trust - East

Price
- Aspirus Health Plan*
- GHC of Eau Claire
- HealthPartners Health Plan

Racine
- Network Health
- WEA Trust - East

Richland
- Dean Health Plan
- HealthPartners Health Plan
- Quartz Central
Open Enrollment 2022

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](http://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.

The Access Plan is available in every county and worldwide.
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

**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**

**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.

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental</th>
<th>Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3</td>
<td>$34.72</td>
<td>$9.76</td>
<td>$20.98</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>---</td>
<td>---</td>
<td>$19.52</td>
<td>$41.96</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>---</td>
<td>---</td>
<td>$13.16</td>
<td>$38.96</td>
</tr>
<tr>
<td>Family</td>
<td>$9</td>
<td>$86.80</td>
<td>$23.40</td>
<td>$64.28</td>
</tr>
</tbody>
</table>
## Dental: What is Covered

<table>
<thead>
<tr>
<th>In-Network providers (No out-of-network coverage)</th>
<th>Uniform Dental &amp; Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO &amp; Premier providers</td>
<td>Delta Dental PPO</td>
<td>Delta Dental PPO &amp; Premier providers</td>
<td></td>
</tr>
<tr>
<td>Annual deductible</td>
<td>None</td>
<td>$100 / person</td>
<td>$25 / person</td>
</tr>
<tr>
<td>Annual benefit max</td>
<td>$1,000 / person</td>
<td>$1,000 / person</td>
<td>$2,500 / person</td>
</tr>
<tr>
<td>Waiting period</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Routine evaluations, dental cleanings, sealants,</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>bitewing and panoramic X-rays, fluoride</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>treatments, pulp vitality tests</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Anesthesia (general and IV sedation)</td>
<td>80%</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Emergency pain relief</td>
<td>80%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Periodontal maintenance</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Crowns, bridges, dentures, implants</td>
<td>No coverage</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>Surgical extraction, root canal (endodontics),</td>
<td>No coverage</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>periodontics (except maintenance), oral surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-surgical extractions (above gumline)</td>
<td>90%</td>
<td>No coverage</td>
<td>No coverage</td>
</tr>
<tr>
<td>Orthodontics coverage</td>
<td>50%</td>
<td>No coverage</td>
<td>50% (Any age)</td>
</tr>
<tr>
<td>Orthodontics lifetime maximum</td>
<td>$1,500</td>
<td>No coverage</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

### Things to Note

- Uniform Dental coverage mirrors your health insurance coverage. Example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period. You cannot cancel your dental election(s) mid-year without a qualifying event.
- Make sure your dentist is covered. The Select Plan has fewer in-network dentists than the Select Plus, Uniform Dental, and Preventive plans.

### Plan Administrator

**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!
**Vision Insurance**

DeltaVision, with EyeMed Vision Care, is the plan administrator. 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](http://www.deltadentalwi.com/state-of-wi-vision) for complete coverage details and [www.eyemedvisioncare.com](http://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.

<table>
<thead>
<tr>
<th>Individual</th>
<th>Individual + Spouse</th>
<th>Individual + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5.72</td>
<td>$11.42</td>
<td>$12.88</td>
<td>$20.58</td>
</tr>
</tbody>
</table>

### Vision: What is Covered

<table>
<thead>
<tr>
<th>Yearly routine exam copay</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$15 / person (covered up to twice a year for children)</td>
<td>Up to $45 / person</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eyeglasses exam copay</th>
<th>$15 / person</th>
<th>Up to $45 / person</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Contact lens exam copay</th>
<th>$40 / person</th>
<th>Up to $45 / person</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Retinal imaging copay</th>
<th>Up to $39 / person</th>
<th>No coverage</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Frames</th>
<th>$0 copay</th>
<th>$150 allowance* 20% off any cost over $150</th>
<th>Up to $70 / person</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Lenses benefit frequency per calendar year</th>
<th>12 months</th>
<th>12 months</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Frames benefit frequency per calendar year</th>
<th>24 months for adults 12 months for children</th>
<th>24 months</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Single vision eyeglasses copay</th>
<th>$25 / person</th>
<th>Up to $30 / person</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Bifocal vision eyeglasses copay</th>
<th>$25 / person</th>
<th>Up to $50 / person</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Progressive lenses</th>
<th>Standard: covered in full Premium: $95 - $105 Custom: $150 - $175</th>
<th>Up to $50 / person</th>
</tr>
</thead>
</table>

*$150 allowance allotted for one transaction per plan year
Vision: What is Covered, continued

<table>
<thead>
<tr>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
</table>
| 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 plan administrator. (Yes, a close relation to Delta Dental. Don’t worry, they take care of eyes too.)
- Enrollment continues each year unless you cancel during the open enrollment period.
- Make sure your vision provider is in-network.
- You cannot cancel your vision election mid-year without a qualifying life event.

Plan Administrator

DeltaVision®
1-844-337-8383
deltadentalwi.com/state-of-wi-vision
See etf.wi.gov for complete coverage. Contact DeltaVision with questions.

SIGN UP FOR NAVITUS’ TEXTING PROGRAM
Get occasional messages with valuable tips about your pharmacy benefits.

IT’S EASY TO GET STARTED!
1. Text “START” to 35385 to get an enrollment link.
2. Tap the link to fill out your information, then submit.

ENROLL TODAY!
More Supplemental Benefits

**Accident Plan**
Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Beginning January 1, 2022, cash payment amounts for most claims will increase. 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 outpatient rehabilitation therapy (new for 2022).

**New for 2022!**
UW Health employees are eligible to enroll in the Accident Plan for coverage beginning January 1, 2022.

**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**

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Individual + Spouse</th>
<th>Individual + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4.38</td>
<td>$6.26</td>
<td>$8.44</td>
<td>$12.32</td>
</tr>
</tbody>
</table>

**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: 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 Optum Financial 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

<table>
<thead>
<tr>
<th>Annual Contribution Limit:</th>
<th>$2,750</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carryover Limit:</td>
<td>$550</td>
</tr>
</tbody>
</table>

**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

**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

<table>
<thead>
<tr>
<th>Annual Contribution Limit:</th>
<th>$2,750</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carryover Limit:</td>
<td>$550</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>Annual Contribution Limit:</th>
<th>$5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carryover Limit:</td>
<td>$0; no money carries over</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>Transit Contribution Limit:</th>
<th>$270 / month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parking Contribution Limit:</td>
<td>$270 / month</td>
</tr>
<tr>
<td>Carryover Limit:</td>
<td>Unlimited; all money carries over</td>
</tr>
</tbody>
</table>

---

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](https://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.

<table>
<thead>
<tr>
<th>Telemedicine</th>
<th>Doctor’s Office</th>
<th>Urgent Care</th>
<th>Emergency Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fast, usually within 30 minutes</td>
<td>Same day appointments may be available</td>
<td>Expanded hours, open evenings and weekends</td>
<td>24/7 access</td>
</tr>
<tr>
<td>$</td>
<td>$$</td>
<td>$$$</td>
<td>$$$$</td>
</tr>
</tbody>
</table>

| Minor, non-emergency medical needs | When you need in-person care | Non-life threatening, immediate medical needs | Serious medical needs |

---

**Well Wisconsin 2022: Do well-being your way.**

Well Wisconsin, powered by WebMD ONE, supports you on your unique health journey and rewards you with a $150 incentive. Through the program, you’ll have access to free and confidential resources to help you overcome challenges and reach your well-being goals. You’ll receive personalized recommendations and guidance every step of the way.

[webmdhealth.com/wellwisconsin](http://webmdhealth.com/wellwisconsin) | 1-800-821-6591

All health and wellness incentives are considered taxable income to the subscriber and are reported to your employer. 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

Aspirus Health Plan
1-866-631-8583
p1.aspirushealthplan.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 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

HealthChoice (long-term care insurance)
1-800-833-5823

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

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

Optum Financial (formerly ConnectYourCare)
1-833-881-8158
www.connectyourcare.com/etf

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

ServeYou (mail-service pharmacy)
1-800-481-4940
serve-you-rx.com/navitus/

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

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

WebMD (formerly StayWell)
1-800-821-6591
webmdhealth.com/wellwisconsin/
Open Enrollment: September 27 - October 22, 2021
Mailed application must be postmarked by October 22, 2021

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

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.