



2023 Employer Kickoff

State Employers

Wisconsin Department of Employee Trust Funds






Tech Check



Can you see?



Can you hear?



Ground Rules

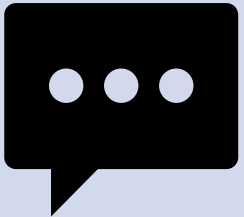
Please mute yourself



Unless presenting



Enter questions via chat function





Case Manager Introductions!



Kickoff Agenda

2023 Health Plan Changes

2023 Premiums & Benefit Changes

Vendor Presentations

Q&A Session





2023 Open Enrollment Period

September 26 to
October 21, 2022





Health Plan Changes

- WEA Trust Departure
- New Administrators
- New Vendors
- Service Area Name Changes
- New Service Area Networks





Health Plan Changes

Type of Change	Action Required?
WEA Trust Departure & New Vendors	Yes
New Health Plan	No
New Service Areas	No
Network Name Changes	No



- Changes summarized in Decision Guides and ETF website



WEA Trust: No Longer Available



Members **must** select new plan

Access Plan

State
Maintenance
Plan (SMP)

Medicare Plus

WEA Trust –
East

WEA Trust West
– Chippewa
Mayo

WEA Trust –
Mayo Clinic



Visit ETF's website for more information



New Access Vendor: Dean



Effective January 1, 2023

- Applies to both Access and Access HDHP



Provides coverage in every WI county and nationwide

- Also provides worldwide out-of-network coverage



Current Access members **must** enroll during open enrollment



New SMP Vendor : Dean



Effective January 1, 2023



Offered in Florence County



Current SMP members **must** enroll during open enrollment



Contact Dean Health Plan with all SMP coverage questions

What is SMP?

Supplementary option counties that without:

- At least one health plan with Tier 1 premium rates or in lowest annual premium rate threshold
- Satisfy all provider access qualifications

New Medicare Plus Vendor: UnitedHealthcare



Effective January 1, 2023



Provides coverage in every county in Wisconsin and worldwide



Current Medicare Plus members **must** enroll during open enrollment

- *NOTE:* UHC will continue to offer Medicare Advantage separately
- No impact to Medicare Advantage



New Health Plan: Security

SecurityHealth PlanSM
Promises kept, plain and simple.

Security Health Plan is returning for plan year 2023

Coverage in west central Wisconsin

Key providers from Marshfield Clinic Health System

Covered Counties:

- Barron
- Chippewa
- Clark
- Eau Claire
- Lincoln
- Marathon
- Oneida
- Portage
- Price
- Rusk
- Taylor
- Vilas
- Wood



Network Name Changes

2022 Name	2023 Name
Dean Health Plan – Prevea360	Dean Health Plan – Prevea360 East
Group Health Cooperative (GHC) of Eau Claire	Group Health Cooperative (GCH) of Eau Claire Greater Wisconsin
HealthPartners	HealthPartners West



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



New Network: Common Ground



GHC of Eau Claire has partnered with Common Ground to provide new service network in eastern Wisconsin

Members receive medical care via Common Ground provider network

GHC of Eau Claire provides customer service

Key providers include:

- Advocate Aurora Health
- ThedaCare
- BayCare Clinic

Covered Counties:

- Brown
- Fond du Lac
- Green Lake
- Kewaunee
- Manitowoc
- Marinette
- Milwaukee
- Outagamie
- Ozaukee
- Shawano
- Sheboygan
- Washington
- Waukesha
- Waupaca
- Winnebago

New Network: Dean Health Plan– Prevea360 West and Mayo Clinic



Covers western Wisconsin

Key providers include:

- Prevea Health Clinics
- Mayo Clinic Health System
- OakLeaf Clinics

Mayo Clinic partnership

Covered Counties:

- Barron
- Buffalo
- Chippewa
- Crawford
- Dunn
- Eau Claire
- Jackson
- La Crosse
- Monroe
- Pepin
- Pierce
- St. Croix
- Trempealeau
- Vernon

New Network: GHC of Eau Claire River Region



Covers west central Wisconsin

Key providers include:

- Marshfield Clinic Health System
- OakLeaf Clinics
- Hospital Sisters Health System

Covered Counties:

- Barron
- Chippewa
- Dunn
- Eau Claire
- Rusk

New Network: HealthPartners Southeast



Covers southeast
Wisconsin

Key providers include:

- Advocate Aurora Health
- Children's Wisconsin

Covered Counties:

- Kenosha
- Milwaukee
- Ozaukee
- Racine
- Sheboygan
- Washington
- Waukesha



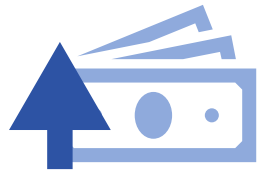
2023 Premiums and Benefit Changes

- Premiums & Contribution Rates
- Medical Benefit Changes
- Pharmacy Benefit Change
- Reminders





2023 Premium Summary



Group Insurance Board approved premium increase for plan year 2023

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



Full premium rates posted to Employer [Group Health Insurance](#) page week of September 12



Why Did Premiums Increase?

Increase can be considered moderate (average 4.2%) and is below national trend (approximate 10%)

Key drivers for 2023 premium increase:


- Increased pharmacy cost – particularly specialty drugs
- Delayed care for acute or chronic conditions due to reduced health care visits in 2020 and 2021

These drivers may continue to impact premium rates in future



2023 State Active Premiums

- Non-Access members will see \$2 - \$11 increase per month
- Access members will see \$15 - \$56 decrease per month

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
 2023 Individual / Family	\$104 / \$257	\$39 / \$96	\$245 / <u>\$608</u>	\$180 / <u>\$447</u>
2022 Individual / Family	\$99 / \$246	\$37 / \$92	\$260 / \$648	\$198 / \$494

State Only

Rates include uniform dental



Medical Benefit Changes

Health plans *may* waive prior authorization for remote patient monitoring when appropriate



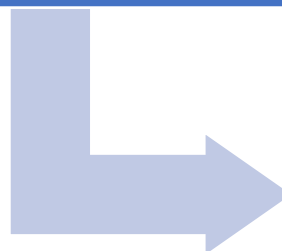
Medical Benefit Changes – Continued

Patient's immediate family can meet separately for behavioral therapy :

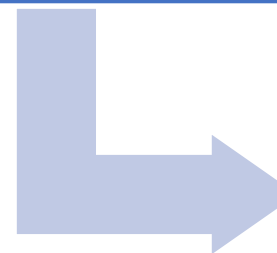
- Mental health
- Substance use disorder treatment plan

Example:

Terry meets with therapist for anxiety



Terry's spouse meets with Terry's therapist *separately* to provide feedback



Terry and spouse can also meet *together* with therapist



Pharmacy Benefit Change

New specialty drug program (clear bagging) added through UW Specialty Pharmacy

Only for **non-Medicare** members receiving care within **UW Health System**

Limited to certain non-oncology specialty drugs (level 4)

Provider dispenses drug and transports to location administered

Can lower costs and does not impact how members receive specialty drugs

May result in two bills

Members should contact their drug administrator for more information



Friendly Reminder: Boost Your Protection!



Vaccines & boosters: Best way to stop Covid-19 spread

- COVID-19 vaccines covered by medical and pharmacy benefits for all non-Medicare members
- Covered by Medicare Part B for Medicare members



Latest information about health benefits and COVID-19 is available on [ETF website](#)



Friendly Reminder: State Coverage Opt-Out



Health coverage Opt-Out for State Employees needs to be done each year



Members need to work with their employer to complete process

State Only



Supplemental Benefits

- Accident Plan Update
- Reminders





Accident Plan



- Cash payment to help cover out-of-pocket expenses
 - Employees may continue plan into retirement – portable up to age 70
- **UPDATE:** Effective January 1, 2023, cash payment amounts for most claims will increase
- **NEW for 2023:** Surgical anesthesia, joint replacement, and home or vehicle modification allowance

Active Employees Only



Friendly Reminder: Submit Accident Plan Claims

- Must submit claims within 30 days of accident in order to receive benefit payout
- Securian claim forms available on the ETF [Accident Plan](#) page
- Additional documentation may be required



Active Employees Only



Friendly Reminder: Annuity Deductions and Supplemental Benefits

- Retirees may only pay for supplemental vision insurance with an annuity deduction





Pre-Tax Savings Accounts

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

State Only





Re-Enrollment Requirement



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

- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Health Savings Account (HSA)
- Dependent Day Care Account
- Parking Account
- Transit Account

State Only



Limit Changes

Program	2022	2023	Change
Health Savings Account			
• Individual Contribution Limit	\$3,650	\$3,850	▲ \$200
• Family Contribution Limit	\$7,300	\$7,750	▲ \$450
Health Care FSA & Limited Purpose FSA			
• Annual Contribution Limit	\$2,750	\$2,850	▲ \$100
• Carryover Limit	\$550	\$570	▲ \$20
Parking Account & Transit Account			
• Monthly Contribution Limit	\$270 /month	\$280 /month	▲ \$10

State Only



New Account Minimum Requirements

ETF is implementing a new two-step approach to help ensure members are actively engaging with some pre-tax savings accounts on an annual basis

- \$50 minimum annual **contribution**
- After 2023, \$50 minimum **carryover** account balance (if a member does not re-enroll for automatic account conversion to the next year)

Applies to:

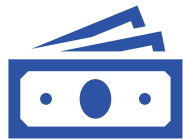
- Health Care FSA
- LPFSA
- Parking Account
- Transit Account

State Only



Step 1:

Minimum Annual *Contribution*



\$50 minimum annual contribution



Must elect at least \$50 every plan year moving forward



Effective for 2023 open enrollment

- September 26 to October 21, 2022

Applies to:

- Health Care FSA
- LPFSA
- Parking Account
- Transit Account

State Only



Step 2:

Minimum *Carryover* Account Balance

\$50 minimum *carryover* amount balance required **does not re-enroll for 2024**

- Carryover from 2022 to 2023 not impacted
- Carryover cannot exceed annual limit, if applicable

NO 2024 Enrollment

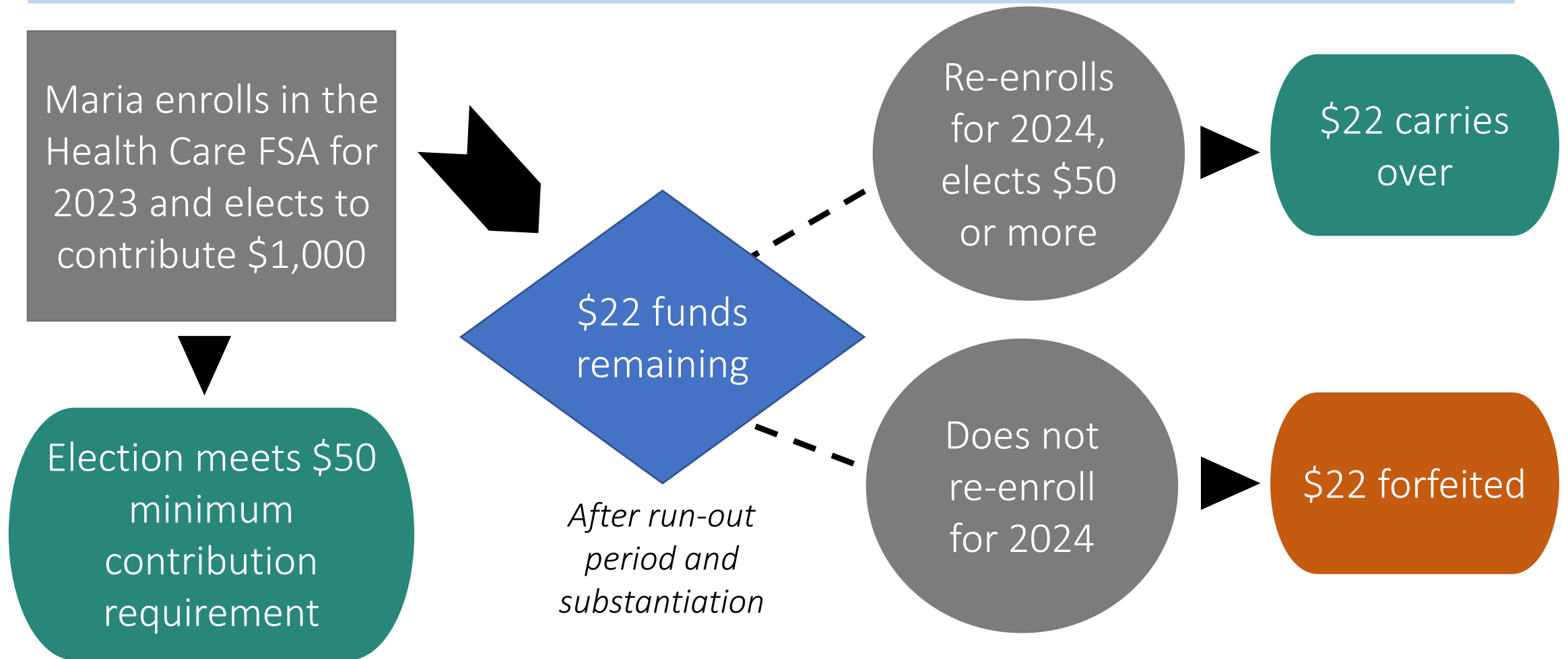
- Must have \$50 in funds remaining for automatic account conversion
- If less than \$50, funds are forfeited

YES 2024 Re-Enrollment

- Must elect to *contribute* at least \$50
- No *carryover* minimum needed

State Only

Minimum Requirements Example



Questions About Pre-Tax Savings Accounts?



Available 24/7 for
program-specific questions

New URL: myoptumfinancial.com/etf

1-833-881-8158

- Optum utilizes same contact info and payment card as ConnectYourCare

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

- Eligibility
- Paycheck deductions

Wellness

- Incentive deadlines





Well Wisconsin Incentive

WELL WISCONSIN
Healthier starts with you

Participants can earn \$150 by completing the following by the deadline on **October 14, 2022**:

- Health assessment
- Health check
- Well-being activity

Administered by WebMD
webmdhealth.com/wellwisconsin
1-800-821-6591



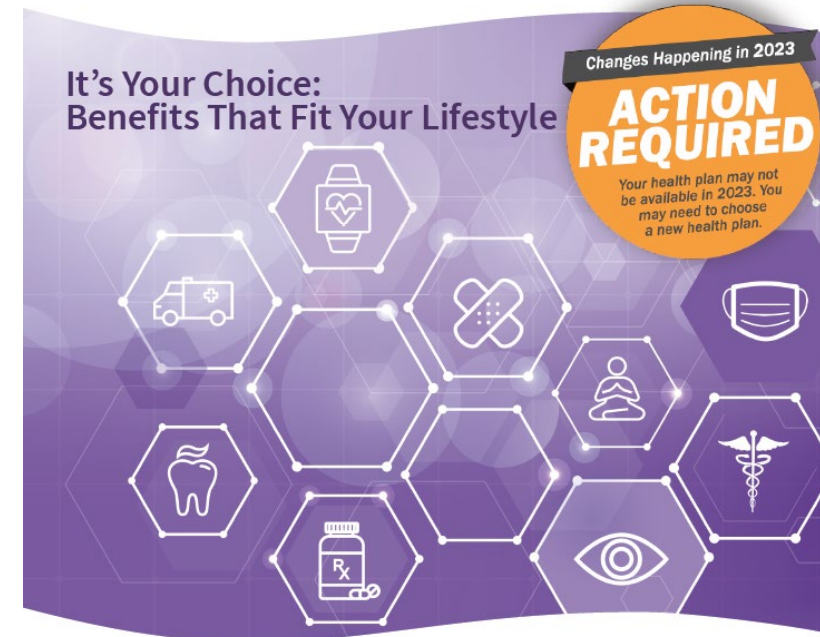
2023 Open Enrollment Resources

- 2023 Decision Guide Overview
- Insurance Webpage Enhancements
- Benefits Mentor
- Health Benefit Webinars



Decision Guides

- Call to action graphic on all covers
- Page content condensed to make additional room for health plan changes content



2023 Health Benefits Decision Guide

State of Wisconsin Group Health
Insurance for Retirees
and COBRA Continuants



What's Changing in 2023

What's Changing in 2023

WEA Trust No Longer Available - Action Required

If you are currently enrolled in a WEA Trust health plan, you must enroll in a new health plan during open enrollment. WEA Trust Plans include:

- Access Plan by WEA Trust
- State Maintenance Plan (SMP) by WEA Trust
- Medicare Plus by WEA Trust
- WEA Trust – East
- WEA Trust West – Chippewa Valley
- WEA Trust West – Mayo Clinic Health System

If you do not enroll in a new health plan, you will not have coverage as of January 1, 2023. See page 11 for health plans by county and visit etf.wi.gov/upcoming-health-plan-changes for more help selecting a new plan.

New Administrators

If Your 2022 Plan is:	To Continue Coverage in 2023, You Must Enroll in:
Access Plan by WEA Trust	Access Plan by Dean Health Plan
State Maintenance Plan (SMP) by WEA Trust	SMP by Dean Health Plan*
Medicare Plus by WEA Trust	Medicare Plus by UnitedHealthcare

* SMP will continue to be offered in Florence County. Use the health plan search on our website to find health plans and covered providers where you receive care.

New Health Plan and Service Areas

There is one new health plan, and several health plans are offering new service areas. See Health Plans by County on page 11 for coverage details.

	Common Ground Healthcare Cooperative	Dean Health Plan - Prevea360 West and Mayo Clinic	GHC of Eau Claire River Region	HealthPartners Southeast	Security Health Plan
Coverage Area	Eastern WI	Western WI	West Central WI	Southeast WI	West Central WI
Major Health Systems	Advocate Aurora Health ThedaCare BayCare Clinic	Prevea Health Clinics Mayo Clinic Health System OakLeaf Clinics	Marshfield Clinic Health System OakLeaf Clinics Hospital Sisters Health System	Advocate Aurora Health Children's Wisconsin	Marshfield Clinic Health System

Common Ground Healthcare Cooperative is in partnership with GHC of Eau Claire

What's Changing in 2023 (Continued)

WEA Trust Alternatives

The chart below lists some commonly available alternatives in the current WEA Trust service areas. Provider access varies by plan. Before selecting a plan, verify your providers are covered. More providers are available.

If Your 2022 Plan is:	WEA Trust – East	WEA Trust West – Chippewa Valley	WEA Trust West – Mayo Clinic Health System
For 2023, You May Want to Consider:	<p>Includes Advocate Aurora Health providers:</p> <ul style="list-style-type: none"> • Common Ground • HealthPartners Southeast • Robin with Health Partners <p>Includes Marshfield Clinic providers:</p> <ul style="list-style-type: none"> • GHC of Eau Claire Greater Wisconsin • Security Health Plan 	<p>Includes Marshfield Clinic providers:</p> <ul style="list-style-type: none"> • GHC of Eau Claire Greater Wisconsin • GHC of Eau Claire River Region • Security Health Plan 	<p>Includes Mayo Clinic Health System providers:</p> <ul style="list-style-type: none"> • Dean Health Plan – Prevea360 West and Mayo Clinic Health System • GHC of Eau Claire Greater Wisconsin

Medical Benefit Changes

- Health plans may now waive prior authorization for remote patient monitoring when appropriate.
- Separate behavioral therapy sessions for a patient's immediate family are now allowed as part of an ongoing mental health and substance use disorder treatment plan.

Pharmacy Benefit Changes

A new speciality drug program (clear bagging) has been added through the University of Wisconsin Specialty Pharmacy for non-Medicare members receiving care within the UW Health System. This new program is limited to certain non-oncology speciality drugs. Contact your speciality drug administrator for more information.

Pre-Tax Savings Accounts

The HSA contribution limit has changed. See page 18 for details.

Health Plan Name Changes

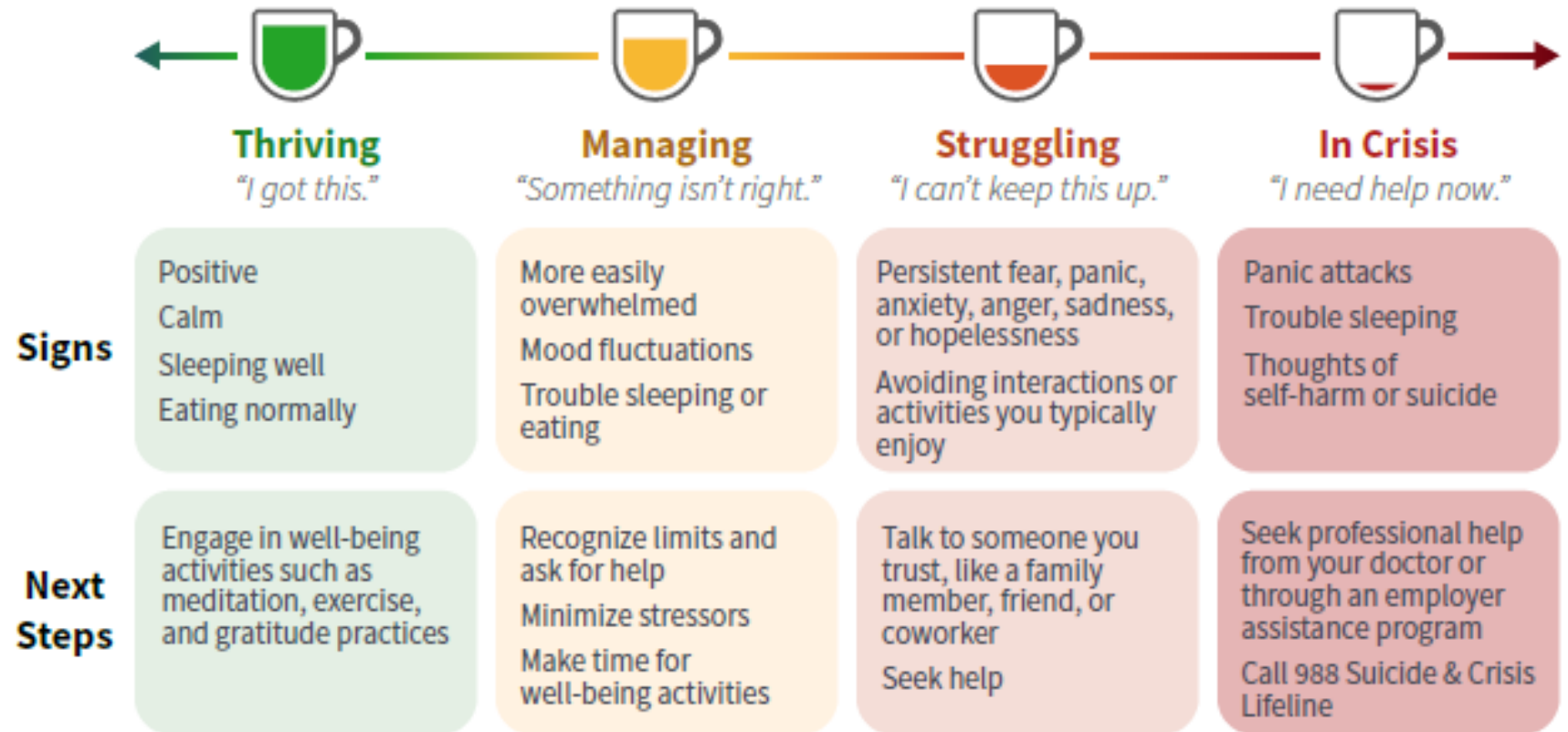
A few health plans have changed their names. If you are enrolled in one of the health plans listed below, you do not need to take any action to stay enrolled.

Old Name	New Name
Dean Health Plan – Prevea360	Dean Health Plan – Prevea360 East
GHC of Eau Claire	GHC of Eau Claire Greater Wisconsin
HealthPartners	HealthPartners West

Your Mental Health Matters

Mental health is just as important as physical health. Recognize signs and symptoms that may start interfering in your daily life.

Mental Health Focus



New National Mental Health Lifeline



Call or Text 988 for Mental Health Support

Call or text 988 for free and confidential support for anyone experiencing a suicidal, mental health, and/or substance use crisis. Learn more or use the chat feature at [988lifeline.org](https://www.988lifeline.org).

COVID-19 Booster Reminder



Boost Your Protection!

The best way to stop the spread of COVID-19 is to get vaccinated and keep up to date on booster doses. 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.

Visit etf.wi.gov/insurance/health-pharmacy/your-health-benefits-and-covid-19 for the latest COVID-19 information.

Health Plan and Vendor Contact Page

- Moved to back cover



Open Enrollment: September 26 - October 21, 2022

Mailed application must be postmarked by October 21, 2022

1-877-533-5020
7:00 a.m. to 5:00 p.m. (CST)
Monday-Friday

PO Box 7931
Madison, WI 53707-7931



Health Plan and Vendor Contact Information

Aspirus Health Plan
1-866-631-8583

pl.aspirushealthplan.com/etf

Common Ground Healthcare Cooperative

Offered in partnership with GHC of Eau Claire

See GHC of Eau Claire for contact information

Dean Health Plan

1-800-279-1301
deancare.com/wi-employees

Dean Health Plan - Prevea360

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

GHC of Eau Claire

1-888-203-7770, 715-552-4300
group-health.com

GHC of South Central Wisconsin
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
mercycahealthplans.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
1-833-881-8158

myoptumfinancial.com/etf

Quartz

1-844-644-3455
ChooseQuartz.com

Robin with HealthPartners

1-855-542-6922
healthpartners.com/etfrobin

Securian Financial

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

Security Health Plan

1-844-813-7286
www.securityhealth.org/state

ServeYou (mail-service pharmacy)

1-800-481-4940
serve-you-rx.com/navitus/

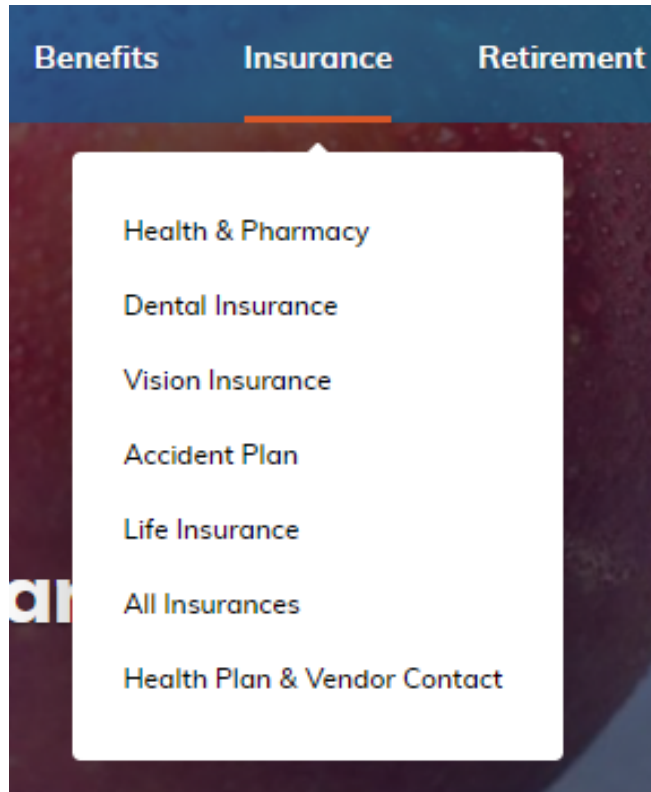
UnitedHealthcare

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

WebMD

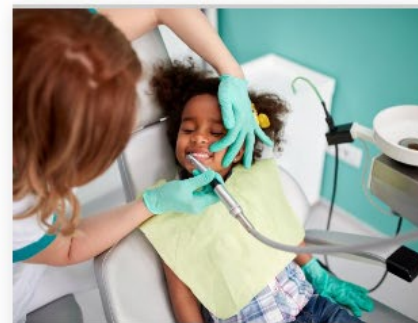
1-800-821-6591
webmdhealth.com/welwisconsin

New Insurance Section



Health & Pharmacy

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



Dental Insurance

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



Vision Insurance

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

Upcoming Health Plan Changes Page

- New [website landing page](#) for 2023 health plan changes launched late July
- Features plan changes and WEA departure information, resources, and FAQs
- Additional resources will be added before open enrollment



Health plans can change from year to year. On this page, we'll provide updates on health plan changes for plan year 2023 as soon as they become available. To get email notifications, subscribe to IYC E-Alerts: Health & Wellness via [ETF E-Mail Updates](#).

2023 Health Plan Changes

New Access Plan and State Maintenance Plan Vendor

Dean Health Plan will provide coverage for Access plan designs and the State Maintenance Plan (SMP) beginning January 1, 2023. If you are currently enrolled in the Access plan or SMP and would like to continue your current coverage, you must enroll with Dean Health Plan during open enrollment.

New Medicare Plus Vendor

UnitedHealthcare will provide coverage for the Medicare Plus program beginning January 1, 2023. If you are currently enrolled in Medicare Plus and would like to continue your current coverage, you must enroll with UnitedHealthcare during open enrollment.

Benefits Mentor



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



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



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

2023 Health Benefit Webinars



ETF Benefit Webinars

- Throughout open enrollment
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy for Retirees
 - Dental & Supplemental Programs



Benefit Vendor Q&A Webinars

- Beginning week of September 20
- Continuing throughout open enrollment



- Registration required via ETF website
- Members can submit questions in advance
- No PII/PHI permitted
- See ETF website for session details



Vendor Presentations

- Dean Health Plan
- Security Health Plan





Q&A Session





Thank You



etf.wi.gov



1-877-533-5020



ETF E-mail Updates

