

**It's Your Choice:  
Benefits That Fit Your Lifestyle**



# 2024 Health Benefits Decision Guide

State of Wisconsin Group Health  
Insurance for Employees



ET-2107 (10/20/2023)

# About This Guide

This guide provides an overview of benefits available to you for 2024; open enrollment is **September 25 to October 20, 2023**. Visit [etf.wi.gov/insurance](https://etf.wi.gov/insurance) for complete information or to register for a virtual forum. Attend a virtual forum to learn more about health plan changes and 2024 benefits, and ask questions.

## 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)

See more on page 16 and visit our website for enrollment instructions.



Contact your payroll/benefits office if you have questions.

### I'd like to make a change or I'm new

#### Learn the way that works best for you

Visit [etf.wi.gov/insurance](https://etf.wi.gov/insurance) for complete benefits information, videos to help you review your options, and webinars hosted by health plans and other vendors.

Use Benefits Mentor, our virtual benefits counselor for personalized plan design recommendations; see page 4 to learn more.

Or follow along in this guide. There are steps and guidance throughout.

#### Enroll

Once you've reviewed benefits available to you, 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 2024. 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 2024

## 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.

## Health Plan Changes

GHC of South Central Wisconsin (GHC-SCW) will split into two separate networks starting January 1, 2024: GHC-SCW Dane Choice and GHC-SCW Neighbors. Both networks will include UW and Meriter specialists and hospitals.

If you are currently enrolled in GHC-SCW you will automatically be enrolled in GHC-SCW Dane Choice unless you elect to enroll in a different health plan during open enrollment\*. If you have a primary care provider or primary care clinic outside of Dane County and would like to stay with a GHC-SCW plan, you will need to enroll in GHC-SCW Neighbors.

GHC-SCW Dane Choice will include current in-network providers in Dane County.

GHC-SCW Neighbors will include current in-network providers in:

- Columbia County
- Grant County
- Iowa County
- Sauk County
- Jefferson County
- Juneau County
- Lafayette County

\*STAR employees who are currently enrolled in GHC-SCW will **not** be automatically enrolled and must enroll in a new health plan during open enrollment. To keep GHC-SCW as your insurance provider, enroll in either the GHC-SCW Dane Choice or GHC-SCW Neighbors. If you do not enroll in a new health plan, you will not have coverage as of January 1, 2024.

## Benefit Changes

### Medical Benefit Changes

The annual medical deductible for the High Deductible Health Plan (HDHP) and Access HDHP has increased to comply with federal requirements:

- Individual: increased to \$1,600
- Family: increased to \$3,200

The Group Insurance Board approved the following medical benefit changes effective January 1, 2024:

- Expanded coverage for advance care planning.
- Removed the expectation that physical, speech,

and occupational therapies result in significant improvements for patients within two months of the beginning of treatment.

- Removed the requirement of a 30-day rental of infusion pumps for insulin, pain relievers, and other drugs prior to the purchase of equipment.
- Removed the requirement that members who change health plans during an inpatient stay need to move to a new in-network facility due to the change in the plan provider.

## Pre-Tax Savings Accounts

### Contribution Limits

Annual contribution limits have changed. See page 16 for details.

### Minimum Elections and Carryover Amounts

Members who enroll in a flexible spending or commuter benefit account will be required to have a minimum annual contribution amount of \$50. If you do not re-enroll and there is less than \$50 in your account, you may lose any money left. See page 16.

## Wellness

Well Wisconsin participants now have access to more resources to support them in reaching their well-being goals. Starting January 1, 2024, participants have access to the following evidence-based programs:

- Diabetes Prevention Program for those at risk of developing diabetes.
- Positively Me, a year-long program helping to support participants with losing weight.
- Fern Health, chronic pain management programs supporting participants experiencing musculoskeletal pain in their head, neck, shoulders, low back, hips, or knees.
- meQuilibrium, for stress management and resilience building support.

Login at [www.webmdhealth.com/wellwisconsin](http://www.webmdhealth.com/wellwisconsin) to learn more or contact WebMD customer service at 1-800-821-6591.

## Accident Plan

Beginning January 1, 2024, the Accident Plan premiums will be decreasing. Please see page 15 for additional details.



# Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If you can see providers out-of-network

## Monthly Cost (Premium)

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
<b>Active Employees</b>				
<b>Individual</b> With / Without Uniform Dental	\$115 / \$112	\$42 / \$39	\$270 / \$267	\$197 / \$194
<b>Family</b> With / Without Uniform Dental	\$286 / \$276	\$107 / \$97	\$673 / \$663	\$494 / \$484
<b>UW Grad Assistants</b>				
<b>Individual</b> With / Without Uniform Dental	\$59 / \$56	Not available	\$136.50 / \$133.50	Not available
<b>Family</b> With / Without Uniform Dental	\$148 / \$138	Not available	\$341.50 / \$331.50	Not available

Employees appointed fewer than 1,040 hours (50% of full time) pay 50% of the total monthly premium; visit [etf.wi.gov](http://etf.wi.gov) for full premium amounts.

# Quick Comparison

An 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.

No matter which plan design option or health plan you choose, the same in-network services are covered (Uniform Benefits). The main differences are premiums, how much you pay when you visit a provider, if you can see providers locally or nationwide, and out-of-network benefits.

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
<b>Cost Per Visit</b>	\$\$\$	\$\$\$\$	\$\$\$	\$\$\$\$
<b>Provider Availability</b>	Local	Local	Nationwide	Nationwide
<b>Nationwide Pharmacies</b>	✓	✓	✓	✓
<b>Out-of-Network Benefits</b>	Emergency and urgent care	Emergency and urgent care	✓	✓
<b>Available Health Plan(s)</b>	Many plans; see page 7	Many plans; see page 7	Dean Health Plan	Dean Health Plan
<b>Health Savings Account (HSA)</b> Employer may add money to required HSA	---	Individual: \$750 Family: \$1,500	---	Individual: \$750 Family: \$1,500

## Find Your Best Plan Design with Benefits Mentor



Find the plan design that meets your medical needs. Benefits Mentor is the 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 a personalized plan design best match. 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](https://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.

# Breakdown of Your Medical Costs

The table below lists how much you will pay for common services received in-network.

	 <b>IYC Health Plan</b>	 <b>Access Plan</b>	 <b>HDHP</b>	 <b>Access HDHP</b>
<b>Annual Medical Deductible</b> Individual / Family Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)	\$250 / \$500  Office visit copays, preventive services, and prescription drugs do not count toward your deductible		\$1,600 / \$3,200  Families: Must meet full family deductible	
<b>Annual Medical Out-of-Pocket Limit (OOPL)</b> Individual / Family The most you will pay in a year for covered medical services	\$1,250 / \$2,500		\$2,500 / \$5,000  Families: Must meet full family OOPL before your plan pays 100%	
<b>Medical Coinsurance</b> Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work	100% until deductible met  After deductible: 10%		100% until deductible met  After deductible: 10%	
<b>Preventive Services</b> Routine health care like check ups to prevent illness and disease. See <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	\$0  Plan pays 100%		\$0  Plan pays 100%	
<b>Telemedicine Services</b>	Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>		Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>	
<b>Primary Care Office Visit</b>	\$15 copay Does not count toward deductible		100% until deductible met After deductible: \$15 copay	
<b>Specialty Provider Office Visit</b>	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
<b>Urgent Care</b>	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
<b>Emergency Room</b> Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$75 copay  Deductible and coinsurance applies to services beyond the copay		100% until deductible met  After deductible: \$75 copay, coinsurance applies to services beyond the copay	

 The Access Plan and Access HDHP offer out-of-network benefits. To learn about the out-of-network benefits, visit our website.

# Breakdown of Your Pharmacy Costs

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

	IVC Health Plan	Access Plan	HDHP	Access HDHP
<b>Prescription Deductible</b> (Individual / Family)	None		Combined medical & pharmacy: \$1,600 / \$3,200  You pay 100% of most pharmacy costs until deductible is met <sup>1</sup>	
<b>Prescription Copay / Coinsurance</b>				
<b>Level 1</b>	\$5 or less		After deductible: \$5 or less	
<b>Level 2</b>	20% (\$50 max)		After deductible: 20% (\$50 max)	
<b>Level 3</b>	40% (\$150 max) <sup>2</sup>		After deductible: 40% (\$150 max) <sup>2</sup>	
<b>Level 4</b>	\$50 copay <sup>3</sup>		After deductible: \$50 copay <sup>3</sup>	
<b>Preventive</b> (As federally required)	\$0 - Plan pays 100%		\$0 - Plan pays 100%	
<b>Prescription Out-Of-Pocket Limit</b>				
<b>Levels 1 &amp; 2</b> (Individual / Family)	\$600 / \$1,200		Combined medical & pharmacy: \$2,500 / \$5,000	
<b>Levels 3 &amp; 4</b> (Individual / Family)	\$9,450 / \$18,900			

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</sup>Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacy.

## START SAVING WITH

SERVE YOU   
DIRECT

Save time and money by using the home delivery pharmacy benefit offered by your health benefit program. As a Serve You Rx plan member, you can have the medications you take on a regular basis delivered right to your door with Serve You DirectRx Pharmacy.\*



Easy Refills, Pharmacist Support 24/7, and Secure Packaging\*\*

**Call 800-759-3203 to get started today!** 

**Customer service available:** Monday-Friday 7:30 a.m. - 9 p.m., Saturday 8 a.m. - 6 p.m., and Sunday 9 a.m. - 3 p.m.

\*Serve You DirectRx Pharmacy, located in Milwaukee, WI, administers your home delivery prescription benefit. \*\*Free standard shipping to your home or other address of your choice.

[ServeYouRx.com](http://ServeYouRx.com)



## 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 worldwide coverage; your health plan is Dean Health Plan.

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



\* limited provider availability

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

### Adams

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

### Ashland

- GHC of Eau Claire Greater WI
- HealthPartners West

### Barron

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region
- Security

### Bayfield

- GHC of Eau Claire Greater WI
- HealthPartners West

### Brown

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

### Buffalo

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

## Burnett

- GHC of Eau Claire Greater WI
- HealthPartners West

## Calumet

- Dean Health Plan – Prevea360 East
- Network Health
- Robin with HealthPartners

## Chippewa

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region
- Security
- Quartz West

## Clark

- Aspirus Health Plan\*
- GHC of Eau Claire Greater WI
- Quartz West\*
- Security

## Columbia

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

## Crawford

- Dean Health Plan
- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Medical Associates Health Plan
- Quartz West

## Dane

- Dean Health Plan
- GHC-SCW Dane Choice
- Quartz - UW Health

## Dodge

- Dean Health Plan
- Network Health
- Quartz Central

## Door

- Dean Health Plan - Prevea360 East
- Network Health

## Douglas

- GHC of Eau Claire Greater WI
- HealthPartners West

## Dunn

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region

## Eau Claire

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire River Region
- Quartz West
- Security

## Florence

- Aspirus Health Plan\*
- GHC of Eau Claire Greater WI\*
- Robin with HealthPartners\*
- State Maintenance Plan (SMP) by Dean

## Fond du Lac

- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

## Forest

- Aspirus Health Plan
- GHC of Eau Claire Greater WI\*

## Grant

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

## Green

- Dean Health Plan
- GHC of Eau Claire Greater WI
- MercyCare Health Plan\*
- Quartz Central

## Green Lake

- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

## Iowa

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

## Iron

- Aspirus Health Plan\*
- GHC of Eau Claire Greater WI

## Jackson

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

## Jefferson

- Dean Health Plan
- GHC-SCW Neighbors
- MercyCare Health Plan
- Quartz Central

## Juneau

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Quartz Central

## Kenosha

- HealthPartners Southeast
- Network Health

## Kewaunee

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

\* limited provider availability

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

## La Crosse

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

## Lafayette

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

## Langlade

- Aspirus Health Plan
- GHC of Eau Claire Greater WI

## Lincoln

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

## Manitowoc

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

## Marathon

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

## Marinette

- Common Ground
- Dean Health Plan - Prevea360 East\*
- Network Health
- Robin with HealthPartners

## Marquette

- Dean Health Plan\*
- Network Health\*
- Quartz Central
- Robin with HealthPartners\*

## Menominee

- Dean Health Plan - Prevea360 East\*
- Network Health\*
- Robin with HealthPartners

## Milwaukee

- Common Ground
- HealthPartners Southeast
- Network Health

## Monroe

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

## Oconto

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

## Oneida

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

## Outagamie

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

## Ozaukee

- Common Ground
- HealthPartners Southeast
- Network Health

## Pepin

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West\*

## Pierce

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- HealthPartners Health Plan West

## Polk

- GHC of Eau Claire Greater WI
- HealthPartners West

## Portage

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Network Health\*
- Security

## Price

- Aspirus Health Plan\*
- GHC of Eau Claire Greater WI
- Security

## Racine

- HealthPartners Southeast
- Network Health

## Richland

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

## Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

## Rusk

- GHC of Eau Claire River Region
- Security

## Sauk

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

## Sawyer

- GHC of Eau Claire Greater WI

## Shawano

- Aspirus Health Plan
- Common Ground
- Dean Health Plan - Prevea360 East\*
- Network Health
- Robin with HealthPartners

\* limited provider availability

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

## Sheboygan

- Common Ground
- Dean Health Plan - Prevea360 East
- HealthPartners Southeast
- Network Health

## St. Croix

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- HealthPartners West

## Taylor

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security\*

## Trempealeau

- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

## Vernon

- Dean Health Plan
- Dean Health Plan - Prevea360 West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

## Vilas

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security\*

## Walworth

- Dean Health Plan\*
- MercyCare Health Plan
- Quartz Central

## Washburn

- GHC of Eau Claire Greater WI
- HealthPartners West

## Washington

- Common Ground
- HealthPartners Southeast
- Network Health

## Waukesha

- Common Ground
- Dean Health Plan
- HealthPartners Southeast
- Network Health
- Quartz Central

## Waupaca

- Common Ground
- Network Health\*
- Robin with HealthPartners

## Waushara

- Aspirus Health Plan
- Common Ground
- Network Health\*
- Quartz Central
- Robin with HealthPartners

## Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

## Wood

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- Security

\* limited provider availability

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



## Health Plan Quality

Each year, participating health plans are evaluated on key care delivery areas such as wellness, prevention, disease management, customer satisfaction, and efficient use of resources. Participating health plans report health care quality outcomes to leading national organizations such as the National Committee for Quality Assurance (NCQA) and the Centers for Medicare & Medicaid Services (CMS). Visit [etf.wi.gov](https://etf.wi.gov) for more information about health plan quality. You can use these quality resources to help make an informed decision about which health plan is right for you.



## Step 3: Consider Supplemental Benefits

Get even more coverage by signing up for dental, vision, or accident insurance.

Get a tax break and save money by contributing to a pre-tax savings account for health care, dependent day care, or work-related parking/transit expenses.

## Dental Insurance

### Step 1: Sign up for basic coverage

Get covered for basic procedures such as cleanings, fluoride treatment, fillings, and orthodontia

#### Uniform Dental

Available to those **enrolled** in health insurance under the State of Wisconsin Group Health Insurance Program

or

#### Delta Dental PPO Plus Premier™ - Preventive Plan

Available to those **not enrolled** in Uniform Dental

+

#### Delta Dental PPO™ - Select Plan

or

#### Delta Dental PPO Plus Premier™ - Select Plus Plan

## Monthly Cost (Premium)

The Uniform Dental premium is added to your health insurance premium. Preventive Plan, Select Plan, and Select Plus Plan are separate deductions.

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$3	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	---	\$18.16	\$43.22
Individual + Child(ren)	---	---	\$12.24	\$40.12
Family	\$10	\$90.28	\$21.76	\$66.20

# Dental: What is Covered

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers	Delta Dental PPO providers	Delta Dental PPO & Premier providers
Annual deductible	None	\$100 / person	\$25 / person
Annual benefit max	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Fillings	100%	No coverage	No coverage
Anesthesia (general and IV sedation)	80%	50%	80%
Emergency pain relief	80%	No coverage	No coverage
Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%
Non-surgical extractions (above gumline)	90%	No coverage	No coverage
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500

## Things to Note

- Uniform Dental coverage mirrors your health insurance coverage. Example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period. You cannot cancel Uniform Dental or the Preventive, Select, or Select Plus plans 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



1-844-337-8383

[etf.wi.gov/insurance/dental-insurance](https://etf.wi.gov/insurance/dental-insurance)

All plans are offered through Delta Dental.

Create an account to find in-network providers, print ID cards, view your claims, and more!

Supplemental vision is administered by DeltaVision®, with EyeMed Vision Care.

## What is Covered

This is a partial list of covered benefits. For all vision benefits, visit [etf.wi.gov/insurance/vision-insurance](http://etf.wi.gov/insurance/vision-insurance) or call 1-844-337-8383. There are different costs if you choose to see an in-network provider or an out-of-network provider.

	In-Network	Out-of-Network
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	Up to \$45 / person
Retinal imaging copay	Up to \$39 / person	No coverage
Frames	\$0 copay \$150 allowance* 20% off any cost over \$150	Up to \$70 / person
Lenses benefit frequency - based on rolling calendar year	12 months	12 months
Frames benefit frequency - based on rolling calendar year	24 months for adults 12 months for children	24 months
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal vision eyeglasses copay	\$25 / person	Up to \$50 / person
Progressive lenses	Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175	Up to \$50 / person
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

\*\$150 allowance allotted for one transaction per benefit period

# Monthly Cost (Premium)

The DeltaVision premium is an additional monthly cost, and is not included in your health insurance premium. Note the cost and coverage differences when you choose to see an in- or out-of-network provider.

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

## Things to Note

- Enrollment continues each year unless you cancel during the open enrollment period.
- Make sure your vision provider is in-network for lower costs.
- You cannot cancel your vision election mid-year without a qualifying life event.
- Must re-enroll in vision at retirement.



**BE IN THE MOMENT**  
Be Present. Be Well.

### Make 2024 Your Healthiest Year Yet

Well Wisconsin, powered by WebMD ONE, supports your well-being efforts with a \$150 incentive. Through Well Wisconsin, access tools that support your well-being, from activity challenges to health coaching and personalized guidance.

#### Work With a WebMD Coach in 2024

- Lifestyle health coaches address all facets of well-being from exercise and sleep to weight management. Work with a coach by phone or secure message via Coach Connect.
- Condition management coaches help you manage a condition like asthma, COPD, heart failure and coronary artery disease (CAD).
- The It's Your Health: Diabetes program can help you manage diabetes with a dedicated coach. In exchange, you may receive lower prescription drug copays. Call 800-821-6591 to enroll.

**WELL WISCONSIN**  
Healthier starts with you

**WebMD**  
health services

[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, who will issue a W-2. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board or your employer.

# Accident Plan



Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. This plan does not disqualify you for HDHP or traditional medical coverage.

You may be used to insurance companies paying your claims; the Accident Plan works differently. For an eligible claim, you must first file a claim and then the money comes directly to you.

## What is Covered

- Concussions
- Dislocations
- Lacerations
- Surgical anesthesia
- Fractures
- X-rays
- Emergency care
- Joint replacement
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death & dismemberment (up to \$100,000)
- Home or vehicle modification allowance

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

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 Cost (Premium)

The Accident Plan premium is an additional monthly cost, and is not included in your health insurance premium.

**Note:** These 2024 premium costs are 15% lower than 2023 rates.

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$3.72	\$5.32	\$7.16	\$10.46

## 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

Securian Financial

1-866-295-8690

[etf.wi.gov/insurance/accident-plan](http://etf.wi.gov/insurance/accident-plan)

[madisonbranch@securian.com](mailto:madisonbranch@securian.com)

# 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 [myoptumfinancial.com/etf](https://myoptumfinancial.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

**Annual Contribution Limit:**  
\$3,050\*

**Carryover Limit:**  
\$610\*\*

HDHP participants only

## Health Savings Account (HSA)

Use for health care expenses or additional retirement savings

### What's special about the account:

- You own it - if you leave your job or retire, the money stays with you
- Your employer may add money to your account
- Money in your account earns interest and when you have over \$1,000, you can invest your money in mutual funds
- Money is available as it is deposited

**Annual Contribution Limit:**  
Individual: \$4,150 | Family: \$8,300

**Carryover Limit:**  
Unlimited; all money carries over

**Annual Employer Contribution:**  
(If eligible; paid in installments)  
Individual: \$750 | Family: \$1,500

**Annual Catch-Up Contribution Limit:** (Age 55-65 only)  
\$1,000

HDHP participants only

## Limited Purpose Flexible Spending Account (LPFSA)

Use for certain dental, vision, and post-deductible medical expenses not covered by insurance

Money is available at the beginning of the year

**Annual Contribution Limit:**  
\$3,050\*

**Carryover Limit:**  
\$610\*\*

## Dependent Day Care Account

Use for eligible care expenses for qualified dependents allowing you (or your spouse) to work, look for work, or attend school full time

Money is available as it is deposited

**Annual Contribution Limit:**  
\$5,000

**Carryover Limit:**  
\$0; no money carries over

## Parking & Transit Accounts

A parking account is for work-related eligible parking expenses. A transit account is for eligible transit expenses related to your commute to work

Money is available as it is deposited

**Not available to:** UW Hospitals & Clinics employees

**Transit Contribution Limit:**  
\$300 / month\*

**Parking Contribution Limit:**  
\$300 / month\*

**Carryover Limit:**  
\$50 minimum, then unlimited\*\*



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

\*\$50 minimum annual contribution amount

\*\*\$50 minimum account balance required to qualify for carryover to 2024

# 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 Hospitals 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](https://www.wisconsin.edu/ohrwd/benefits)

UWHC: [uconnect.wisc.edu/depts/uwhealth/benefits](https://uconnect.wisc.edu/depts/uwhealth/benefits)

## Get vaccinated for free at an in-network pharmacy



Available Vaccines:

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID-19\*

Find in-network pharmacies at [etf.benefits.navitus.com](https://etf.benefits.navitus.com)

*\* only for non-Medicare members*



## Questions About Your Pharmacy Benefits? Answers Are Just a Click Away!

Information about your pharmacy benefit is available at your fingertips.

Visit the secure Navitus member portal at [memberportal.navitus.com](https://memberportal.navitus.com) to access your:

- Digital ID Card
- Copay Information
- Medication History

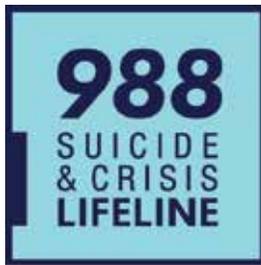
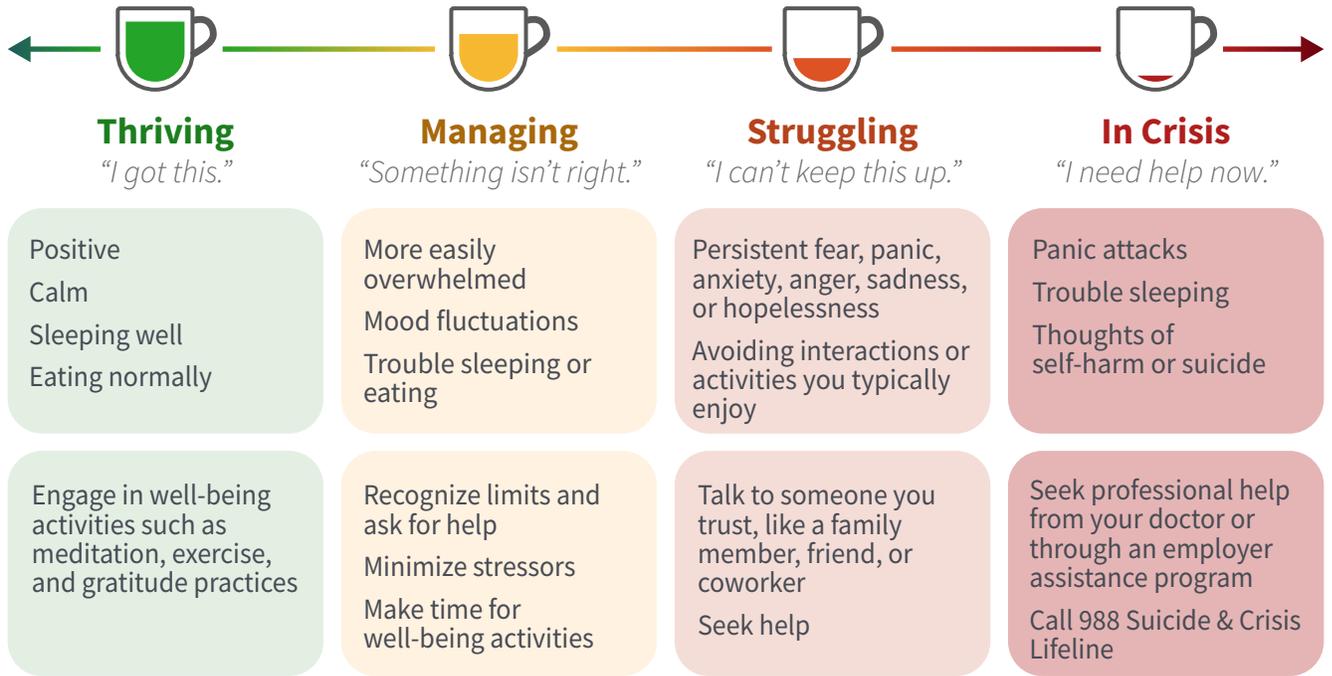
Sign up today!

 **NAVITUS**



# 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. Visit [etf.wi.gov/mental-health-resources](http://etf.wi.gov/mental-health-resources) to learn more about mental health resources available through the Group Health Insurance Program and Employee Assistance Programs.



There is hope.



If you or someone you know needs support now, **call or text 988 or chat [988lifeline.org](http://988lifeline.org)**



## We're Here for Your Mental Health

Your mental well-being is important to us. That's why Well Wisconsin is offering new tools to help you improve your overall sense of wellness.

- meQuilibrium, a tool designed to support stress management and resilience.
- Stress Specialty coaches who support members with depression, anxiety, substance abuse, grief, workplace stress and more.
- A mental health online community support forum, powered by Togetherall, moderated 24/7 by licensed clinicians. Connect anonymously with others in a safe, inclusive space.

Find these resources starting January 1, 2024 at [webmdhealth.com/wellwisconsin](http://webmdhealth.com/wellwisconsin).



## Open Enrollment: September 25 - October 20, 2023

Mailed application must be postmarked by October 20, 2023



**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**

# Health Plan and Vendor Contact Information

### **Aspirus Health Plan**

1-866-631-8583

[p1.aspirushealthplan.com/etf](http://p1.aspirushealthplan.com/etf)

### **Common Ground Healthcare Cooperative**

Offered in partnership with GHC of Eau Claire

1-833-742-0952

[group-health.com/members/state-of-wi-ghcec-cghc](http://group-health.com/members/state-of-wi-ghcec-cghc)

### **Dean Health Plan**

1-800-279-1301

[deancare.com/wi-employees](http://deancare.com/wi-employees)

### **Dean Health Plan - Prevea360**

1-877-230-7555

[prevea360.com/wi-employees](http://prevea360.com/wi-employees)

### **Delta Dental**

1-844-337-8383

[deltadentalwi.com/state-of-wi](http://deltadentalwi.com/state-of-wi)

### **DeltaVision with EyeMed Vision Care**

1-844-337-8383

[deltadentalwi.com/state-of-wi-vision](http://deltadentalwi.com/state-of-wi-vision)

### **GHC of Eau Claire**

1-888-203-7770, 715-552-4300

[group-health.com](http://group-health.com)

### **GHC of South Central Wisconsin**

1-800-605-4327, 608-828-4853

[ghcsw.com](http://ghcsw.com)

### **HealthPartners Health Plan**

1-855-542-6922, 952-883-5000

[healthpartners.com/stateofwis](http://healthpartners.com/stateofwis)

### **HealthChoice** (long-term care insurance)

1-800-833-5823

### **Medical Associates Health Plans**

1-866-421-3992

[mahealthcare.com](http://mahealthcare.com)

### **MercyCare Health Plans**

1-800-895-2421 option 5

[mercycahealthplans.com](http://mercycahealthplans.com)

### **Navitus Health Solutions**

1-866-333-2757

[www.navitus.com](http://www.navitus.com)

### **Navitus MedicareRx (PDP)**

(Prescription drug coverage for Medicare eligible retirees)

1-866-270-3877

[medicarerx.navitus.com](http://medicarerx.navitus.com)

### **Network Health**

1-844-625-2208, 920-720-1811

[networkhealth.com/employer/state](http://networkhealth.com/employer/state)

### **Optum Financial**

1-833-881-8158

[myoptumfinancial.com/etf](http://myoptumfinancial.com/etf)

### **Quartz**

1-844-644-3455

[ChooseQuartz.com](http://ChooseQuartz.com)

### **Robin with HealthPartners**

1-855-542-6922

[healthpartners.com/etfrobin](http://healthpartners.com/etfrobin)

### **Securian Financial**

1-866-295-8690

[www.LifeBenefits.com/plandesign/WIETF](http://www.LifeBenefits.com/plandesign/WIETF)

### **Security Health Plan**

1-844-813-7286

[www.securityhealth.org/state](http://www.securityhealth.org/state)

### **ServeYou** (mail-service pharmacy)

1-800-481-4940

[serve-you-rx.com/navitus/](http://serve-you-rx.com/navitus/)

### **UnitedHealthcare**

1-844-876-6175

[UHCRetiree.com/etf](http://UHCRetiree.com/etf)

### **WebMD**

1-800-821-6591

[webmdhealth.com/wellwisconsin](http://webmdhealth.com/wellwisconsin)

**Nondiscrimination and Language Access** ETF provides free language services to people whose primary language is not English, such as qualified interpreters. If you need these services, contact ETF at 1-877-533-5020.

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 xav tau kev pab txhais lus. Peb pab koj tau, peb pab koj dawb xwb, thov hu rau 1-877-533-5020 (TTY: 711).

For EEOC, COBRA, HIPAA, ACA marketplace and more federal and state notices, visit [etf.wi.gov](http://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](http://etf.wi.gov).