It’s Your Choice: Benefits That Fit Your Lifestyle

2024 Health Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees

ET-2107 (9/20/2023)
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 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.

I’d like to make a change or I’m new

☐ Learn the way that works best for you
   Visit 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.

? Contact your payroll/benefits office if you have questions.
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)

<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>$115 / $112</td>
<td>$42 / $39</td>
<td>$270 / $267</td>
<td>$197 / $194</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></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>$286 / $276</td>
<td>$107 / $97</td>
<td>$673 / $663</td>
<td>$494 / $484</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>$59 / $56</td>
<td>Not available</td>
<td>$136.50 / $133.50</td>
<td>Not available</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></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>$148 / $138</td>
<td>Not available</td>
<td>$341.50 / $331.50</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](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.

<table>
<thead>
<tr>
<th>Cost Per Visit</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>$$$$</td>
<td>$$$$$</td>
<td>$$$$</td>
<td>$$$$</td>
<td>$$$$$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Provider Availability</th>
<th>Local</th>
<th>Local</th>
<th>Nationwide</th>
<th>Nationwide</th>
</tr>
</thead>
<tbody>
<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>Many plans; see page 7</td>
<td>Many plans; see page 7</td>
<td>Dean Health Plan</td>
<td>Dean Health Plan</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>---</td>
<td>Individual: $750 Family: $1,500</td>
<td>---</td>
<td>Individual: $750 Family: $1,500</td>
</tr>
</tbody>
</table>

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](http://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.

<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>$1,600 / $3,200</td>
<td>Families: Must meet full family deductible</td>
</tr>
<tr>
<td>Amount you pay for services before your health plan starts to pay. 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>$1,250 / $2,500</td>
<td></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>Percentage of costs of a covered service you pay, 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>100% until deductible met</td>
<td>100% until deductible met</td>
</tr>
<tr>
<td>After deductible: 10%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine health care like check ups to prevent illness and disease. See healthcare.gov/preventive-care-benefits</td>
<td>$0</td>
<td>Plan pays 100%</td>
<td>$0</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td><strong>Telemedicine Services</strong></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></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$15 copay</td>
<td></td>
<td></td>
<td>100% until deductible met</td>
<td>After deductible: $15 copay</td>
</tr>
<tr>
<td>Does not count toward deductible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Specialty Provider Office Visit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25 copay</td>
<td></td>
<td></td>
<td>100% until deductible met</td>
<td>After deductible: $25 copay</td>
</tr>
<tr>
<td>Does not count toward deductible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25 copay</td>
<td></td>
<td></td>
<td>100% until deductible met</td>
<td>After deductible: $25 copay</td>
</tr>
<tr>
<td>Does not count toward deductible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></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>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></td>
<td></td>
</tr>
<tr>
<td>Deductible and coinsurance applies to services beyond the copay</td>
<td>$75 copay</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>Breakdown of Pharmacy Costs</th>
<th>IYC Health Plan</th>
<th>Access Plan</th>
<th>HDHP</th>
<th>Access HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prescription Deductible</strong></td>
<td>None</td>
<td></td>
<td>Combined medical &amp; pharmacy: $1,600 / $3,200</td>
<td>You pay 100% of most pharmacy costs until deductible is met(^1)</td>
</tr>
<tr>
<td>(Individual / Family)</td>
<td></td>
<td></td>
<td>$1,600 / $3,200</td>
<td>You pay 100% of most pharmacy costs until deductible is met(^1)</td>
</tr>
<tr>
<td><strong>Prescription Copay / Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Level 1</strong></td>
<td>$5 or less</td>
<td>After deductible: $5 or less</td>
<td>$5 or less</td>
<td>After deductible: $5 or less</td>
</tr>
<tr>
<td><strong>Level 2</strong></td>
<td>20% ($50 max)</td>
<td>After deductible: 20% ($50 max)</td>
<td>20% ($50 max)</td>
<td>After deductible: 20% ($50 max)</td>
</tr>
<tr>
<td><strong>Level 3</strong></td>
<td>40% ($150 max)(^2)</td>
<td>After deductible: 40% ($150 max)(^2)</td>
<td>40% ($150 max)(^2)</td>
<td>After deductible: 40% ($150 max)(^2)</td>
</tr>
<tr>
<td><strong>Level 4</strong></td>
<td>$50 copay(^3)</td>
<td>After deductible: $50 copay(^3)</td>
<td>$50 copay(^3)</td>
<td>After deductible: $50 copay(^3)</td>
</tr>
<tr>
<td><strong>Preventive (As federally required)</strong></td>
<td>$0 - Plan pays 100%</td>
<td>$0 - Plan pays 100%</td>
<td>$0 - Plan pays 100%</td>
<td>$0 - Plan pays 100%</td>
</tr>
<tr>
<td><strong>Prescription Out-Of-Pocket Limit</strong></td>
<td></td>
<td></td>
<td>Combined medical &amp; pharmacy: $2,500 / $5,000</td>
<td></td>
</tr>
<tr>
<td><strong>Levels 1 &amp; 2</strong> (Individual / Family)</td>
<td>$600 / $1,200</td>
<td>$600 / $1,200</td>
<td>$600 / $1,200</td>
<td>$600 / $1,200</td>
</tr>
<tr>
<td><strong>Levels 3 &amp; 4</strong> (Individual / Family)</td>
<td>$9,450 / $18,900</td>
<td>$9,450 / $18,900</td>
<td>$9,450 / $18,900</td>
<td>$9,450 / $18,900</td>
</tr>
</tbody>
</table>

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

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

\(^3\)Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacy.

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**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.*

**FREE Rx HOME DELIVERY**

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

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 West

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.
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.

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**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.
### 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

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Uniform Dental</th>
<th>Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO Plus Premier™ - Preventive Plan</td>
<td>$3</td>
<td>$36.10</td>
<td>$9.08</td>
<td>$21.60</td>
</tr>
</tbody>
</table>

#### Step 2: Add more coverage if needed
Get covered for items such as crowns, bridges, dentures, implants, and root canals

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Uniform Dental</th>
<th>Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO™ - Select Plan</td>
<td>---</td>
<td>---</td>
<td>$18.16</td>
<td>$43.22</td>
</tr>
</tbody>
</table>

### 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>Enrollment Type</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>$36.10</td>
<td>$9.08</td>
<td>$21.60</td>
</tr>
<tr>
<td>Individual + Spouse</td>
<td>---</td>
<td>---</td>
<td>$18.16</td>
<td>$43.22</td>
</tr>
<tr>
<td>Individual + Child(ren)</td>
<td>---</td>
<td>---</td>
<td>$12.24</td>
<td>$40.12</td>
</tr>
<tr>
<td>Family</td>
<td>$10</td>
<td>$90.28</td>
<td>$21.76</td>
<td>$66.20</td>
</tr>
</tbody>
</table>
## Dental: What is Covered

<table>
<thead>
<tr>
<th></th>
<th>Uniform Dental &amp; Preventive Plan</th>
<th>Select Plan</th>
<th>Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network providers</td>
<td>Delta Dental PPO &amp; Premier providers</td>
<td>Delta Dental PPO providers</td>
<td>Delta Dental PPO &amp; Premier providers</td>
</tr>
<tr>
<td>(No out-of-network coverage)</td>
<td></td>
<td></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, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests</td>
<td>100%</td>
<td>No coverage</td>
<td>No coverage</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), periodontics (except maintenance), oral surgery</td>
<td>No coverage</td>
<td>50%</td>
<td>80%</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% (Under age 19)</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 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

**Delma Dental**

1-844-337-8383  
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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yearly routine exam copay</td>
<td>$15 / person (covered up to twice a year for children)</td>
<td>Up to $45 / person</td>
</tr>
<tr>
<td>Retinal imaging copay</td>
<td>Up to $39 / person</td>
<td>No coverage</td>
</tr>
<tr>
<td>Frames</td>
<td>$0 copay</td>
<td>Up to $70 / person</td>
</tr>
<tr>
<td></td>
<td>$150 allowance*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20% off any cost over $150</td>
<td></td>
</tr>
<tr>
<td>Lenses benefit frequency - based on rolling calendar year</td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td>Frames benefit frequency - based on rolling calendar year</td>
<td>24 months for adults</td>
<td>24 months</td>
</tr>
<tr>
<td></td>
<td>12 months for children</td>
<td></td>
</tr>
<tr>
<td>Single vision eyeglasses copay</td>
<td>$25 / person</td>
<td>Up to $30 / person</td>
</tr>
<tr>
<td>Bifocal vision eyeglasses copay</td>
<td>$25 / person</td>
<td>Up to $50 / person</td>
</tr>
<tr>
<td>Progressive lenses</td>
<td>Standard: covered in full</td>
<td>Up to $50 / person</td>
</tr>
<tr>
<td></td>
<td>Premium: $95 - $105</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Custom: $150 - $175</td>
<td></td>
</tr>
<tr>
<td>Conventional contacts</td>
<td>$0 copay</td>
<td>Up to $105 / person</td>
</tr>
<tr>
<td></td>
<td>$150 allowance*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>15% off any cost over $150</td>
<td></td>
</tr>
<tr>
<td>Disposable contacts</td>
<td>$0 copay</td>
<td>Up to $105 / person</td>
</tr>
<tr>
<td></td>
<td>$150 allowance*</td>
<td></td>
</tr>
<tr>
<td>Contact lens fitting/follow-up visit</td>
<td>Standard: up to $40 / person</td>
<td>No coverage</td>
</tr>
<tr>
<td></td>
<td>Premium: 10% off retail price</td>
<td></td>
</tr>
</tbody>
</table>

*$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.

<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>Monthly</td>
<td>$5.72</td>
<td>$11.42</td>
<td>$12.88</td>
<td>$20.58</td>
</tr>
</tbody>
</table>

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.

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.
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.

<table>
<thead>
<tr>
<th>Individual</th>
<th>Individual + Spouse</th>
<th>Individual + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3.72</td>
<td>$5.32</td>
<td>$7.17</td>
<td>$10.47</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

Securian Financial
1-866-295-8690
etf.wi.gov/insurance/accident-plan
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](http://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**

#### 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**

- **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

#### 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

- **Transit Contribution Limit:** $300 / month*
- **Parking Contribution Limit:** $300 / month*
- **Carryover Limit:** $50 minimum, then unlimited**

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

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*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](http://wisconsin.edu/ohrwd/benefits)

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

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

![Vaccine Bottle](image)

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](http://etf.benefits.navitus.com)

*only for non-Medicare members

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

![Pharmacy Benefits](image)

Information about your pharmacy benefit is available at your fingertips.

Visit the secure Navitus member portal at memberportal.navitus.com to access your:

- Digital ID Card
- Copay Information
- Medication History

Sign up today!
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.

![Mental Health Signs and Next Steps]

**Thriving**
“I got this.”
- Positive
- Calm
- Sleeping well
- Eating normally

**Managing**
“Something isn’t right.”
- More easily overwhelmed
- Mood fluctuations
- Trouble sleeping or eating

**Struggling**
“I can’t keep this up.”
- Persistent fear, panic, anxiety, anger, sadness, or hopelessness
- Avoiding interactions or activities you typically enjoy

**In Crisis**
“I need help now.”
- Panic attacks
- Trouble sleeping
- Thoughts of self-harm or suicide

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**There is hope.**

If you or someone you know needs support now, call or text 988 or chat 988lifeline.org

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**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

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

Dean Health Plan
1-800-279-1301
decancare.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
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
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/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.


For EEOC, COBRA, HIPAA, 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.