

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



# **2024 Health Benefits Decision Guide**

Local Traditional Plan Insurance  
for Employees, Retirees,  
and COBRA Continuants

ET-2128 (10/20/2023)  
P02, P012



# 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. Double check that your providers are still available.
  - Every year, you may need to re-enroll for other options, such as an FSA, if offered by your employer.

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- 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.

Questions?



Employees: Contact your payroll/benefits office.

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

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

- Follow the steps in this guide**  
There are steps and guidance throughout. And 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.  
  
**Are you an employee? Are you a retiree without Medicare and all members on your health insurance do not have Medicare?**  
Pick a health plan for participants without Medicare. All members will have the same health plan.

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- Are you a retiree with Medicare and non-Medicare members on your health insurance?**  
Pick a Medicare health plan.
  - If IYC Medicare Advantage or Medicare Plus is selected, then pick a second plan for your non-Medicare members.
  - If Health Plan Medicare is selected, your non-Medicare members will have the same health plan, just the non-Medicare version.

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- Are you a retiree with Medicare and all members on your health insurance are enrolled in Medicare Parts A and B?**  
Pick a Medicare health plan. All members will have the same health plan.

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- Enroll**  
Employees: Contact your payroll/benefits office.  
Retirees: Complete a *Health Insurance Application/Change for Retirees* (ET-2331), available online or from ETF.

# What's Changing in 2024

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## 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

Use the health plan search on our website to find health plans and covered providers where you receive care.

### State Maintenance Plan

The State Maintenance Plan (SMP) is a health plan that offers Uniform Benefits. SMP is designed to provide a health plan option for members who live or work in areas without adequate access to in-network providers or hospitals.

SMP will be offered in the following counties: Adams, Ashland, Bayfield, Burnett, Clark, Columbia, Douglas, Florence, Forest, Green, Iron, Juneau, Langlade, Lincoln, Marathon, Marquette, Menominee, Oneida, Polk, Portage, Price, Richland, Sauk, Sawyer, Taylor, Vilas, Washburn, Waupaca, Waushara, and Wood.

## Benefit Changes

### Medical Benefit Changes

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.

## 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 heads, 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, Accident Plan premiums will be decreasing. Please see page 20 for details.



For Participants without Medicare  
**Step 1: Choose a Plan Design**

A plan design determines:

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

# 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, if you can see providers locally or nationwide, and out-of-network benefits.

	Local Traditional Health Plan	Local Access Plan
Monthly Cost (Premium)	\$\$\$\$	\$\$\$\$
Cost Per Visit	\$\$\$\$	\$\$\$\$
Provider Availability	Local	Nationwide
Nationwide Pharmacies	✓	✓
Out-of-Network Benefits	Emergency and urgent care	✓
Available Health Plan(s)	Many plans; see page 9	Dean Health Plan

# Breakdown of Your Medical Costs

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

	Local Traditional Health Plan	Local Access Plan
<b>Annual Medical Deductible</b> Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)	None	
<b>Annual Medical Out-of-Pocket Limit (OOPL)</b> Individual / Family The most you will pay in a year for covered medical services	\$9,450 / \$18,900 Only applies to durable medical equipment and emergency room copays	
<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	None Plan pays 100% for most services Exceptions: durable medical equipment, adult hearing aids, and cochlear implants	
<b>Preventive Services</b> Routine health care like check ups to prevent illness and disease. See <a href="https://www.healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	\$0	
<b>Telemedicine Services</b>	Varies by service type, see <a href="https://www.etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>	
<b>Primary Care Office Visit</b>	\$0	
<b>Specialty Provider Office Visit</b>	\$0	
<b>Urgent Care</b>	\$0	
<b>Emergency Room</b> Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$60 copay	
<b>Durable Medical Equipment and Supplies</b>	20% up to \$500 per person	
<b>Hearing Aids for Adults</b> Per ear, every 3 years	20% until plan pays \$1,000, then 100% of the costs	
<b>Hearing Aids for Children Under Age 18</b> Per ear, every 3 years	\$0	

 The Local Access Plan offers out-of-network benefits. To learn about the out-of-network benefits, visit [our website](https://www.etf.wi.gov).

# 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. Both plan designs have the same pharmacy benefits.

Prescription Deductible	None
<b>Prescription Copay / Coinsurance</b>	
<b>Level 1</b>	\$5 or less
<b>Level 2</b>	20% (\$50 max)
<b>Level 3</b>	40% (\$150 max) <sup>1</sup>
<b>Level 4</b>	\$50 <sup>2</sup>
<b>Preventive</b> (As federally required)	\$0 - Plan pays 100%
<b>Prescription Out-Of-Pocket Limit</b>	
<b>Levels 1 &amp; 2</b> (Individual / Family)	\$600 / \$1,200
<b>Levels 3 &amp; 4</b> (Individual / Family)	\$9,450 / \$18,900

<sup>1</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>2</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)



For Retirees with Medicare  
**Step 1: Choose a Plan Design**

A plan design determines:

- How much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If your health plan will help pay for services not covered by Medicare

# Quick Comparison

An overview of the available It's Your Choice plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription. Complete information is available on the ETF website.

	IYC Medicare Advantage	Medicare Plus	Health Plan Medicare
Monthly Cost (Premium)	\$\$\$	\$\$\$	\$\$\$
Provider Availability (Provider must accept Medicare payments)	Nationwide	Worldwide	Local
Nationwide Pharmacies	✓	✓	✓
Available Health Plan(s)	UnitedHealthcare	UnitedHealthcare	Many plans; see page 9
Helps Pay for Services Not Covered by Medicare	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment	None	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment
Covered Length of Stay at a Skilled Nursing Facility	120 days at any facility	120 days at a Medicare-approved facility 30 days at a facility not approved by Medicare	120 days at any facility

# Breakdown of Your Medical Costs

	IYC Medicare Advantage & Health Plan Medicare	Medicare Plus
<b>Annual Medical Deductible</b>	\$0	\$0
<b>Annual Medical Coinsurance</b>	\$0*	\$0*
<b>Annual Medical Out-of-Pocket Limit (OOPL)</b>	None*	None*
<b>Outpatient Illness/Injury-Related Services</b>	\$0	\$0
<b>Emergency Room Copay</b>	\$60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer)	\$0
<b>Licensed Skilled Nursing Facility</b> Medicare-covered services in a Medicare-approved facility	\$0 for the first 120 days, 100% after 120 days <b>3-day hospital stay required</b> for Health Plan Medicare. (Not required for IYC Medicare Advantage)	\$0 for the first 120 days, 100% after 120 days <b>Requires a 3-day hospital stay</b>
<b>Licensed Skilled Nursing Facility</b> (Non-Medicare approved facility) If admitted within 24 hours following a hospital stay	\$0 for the first 120 days, 100% after 120 days	\$0 for eligible expenses for the first 30 days, 100% after 30 days
<b>Hospital</b> Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests, and operating room	\$0 Must be medically necessary Health Plan Medicare: Must be in-network unless emergency	\$0 for first 90 days and up to 150 days with “lifetime reserve” “Lifetime reserve” days are a one-time additional 60 days of hospital coverage paid by Medicare Once “lifetime reserve” is exhausted, you pay 100% after 120 days
<b>Medical Supplies</b> Durable medical equipment, durable diabetic equipment and related supplies	<b>Medicare-approved supplies:</b> 20% up to \$500 OOPL per individual, after OOPL: \$0 <b>Supplies NOT covered by Medicare:</b> 20% up to \$500 OOPL per individual, after OOPL: \$0	<b>Medicare-approved supplies:</b> \$0 <b>Supplies NOT covered by Medicare:</b> 100%
<b>Routine Hearing Exam</b>	\$0	You pay 100%
<b>Hearing Exam for Illness or Disease</b>	\$0	\$0

\*Different for medical supplies and hearing aids



	IYC Medicare Advantage & Health Plan Medicare	Medicare Plus
<b>Hearing Aid</b> Per ear, every 3 years	20% until plan pays \$1,000, then 100% of the costs	You pay 100%
<b>Home Health Care Visits</b> If receiving care under a doctor for part-time skilled nursing care, part-time home health aide care, physical therapy, occupational therapy, speech-language pathology services, medical social services	<p><b>Medicare pays:</b> 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p><b>Plan pays:</b> Any amounts after Medicare pays for 50 visits per year, plan may approve an additional 50 visits</p> <p><b>IYC Medicare Advantage</b> has no visit limits</p> <p><b>You pay:</b> Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p>	<p><b>Medicare pays:</b> 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p><b>Plan pays:</b> Any amounts after Medicare pays for up to 365 visits per year</p> <p><b>You pay:</b> Full costs of visits beyond 365 visits per year</p>

## Breakdown of Your Pharmacy Costs

Visit [members.navitus.com](https://members.navitus.com) to find an in-network pharmacy near you. In-network pharmacies are available nationwide. All Medicare plan designs have the same pharmacy benefits.

Prescription Deductible	None
<b>Prescription Copay / Coinsurance</b>	
<b>Level 1</b>	\$5
<b>Level 2</b>	20% (\$50 max)
<b>Level 3</b>	40% (\$150 max)
<b>Level 4</b>	\$50*
<b>Preventive</b> As federally required	\$0 - Plan pays 100%
<b>Prescription Out-Of-Pocket Limit</b>	
<b>Levels 1 &amp; 2</b> (Individual / Family)	\$600 / \$1,200
<b>Level 3</b> (Individual / Family)	\$9,450 / \$18,900
<b>Level 4</b> (Individual / Family)	\$1,200 / \$2,400

\*Price if you fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacies. If you do not fill at one of these pharmacies, you will pay 40% (\$200 max). The amounts paid will not apply to the Level 4 OOP but rather to a limit of \$9,450 individual / \$18,900 family.

For all participants

# Step 2: Choose a Health Plan

Complete this step if you selected the Local Health Plan or Health Plan Medicare. Skip the map and turn to pages 13-15 for rates if you selected:

- the Local Access Plan (available worldwide),
- IYC Medicare Advantage (available nationwide), or
- Medicare Plus (available worldwide).

A health plan determines:

- Where you can receive care
- What providers you can see

Provider directories can be found on our website. Some plans let you see providers in nearby states.



## Health Plans by County



### Adams

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- State Maintenance Plan (SMP) by Dean

### Ashland

- GHC of Eau Claire Greater WI
- HealthPartners West
- State Maintenance Plan (SMP) by Dean

### Barron

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

### Bayfield

- GHC of Eau Claire Greater WI
- HealthPartners West
- State Maintenance Plan (SMP) by Dean

### Brown

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

**IYC Medicare Advantage** is available nationwide. The **Access Plan** and **Medicare Plus** are available worldwide.

\* limited provider availability

## 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
- State Maintenance Plan (SMP) by Dean

## 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
- Quartz West
- Security Health Plan

## Clark

- Aspirus Health Plan\*
- GHC of Eau Claire Greater WI
- Quartz West\*
- Security Health Plan
- State Maintenance Plan (SMP) by Dean

## Columbia

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central
- State Maintenance Plan (SMP) by Dean

## 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
- State Maintenance Plan (SMP) by Dean

## 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 Health Plan

## 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\*
- State Maintenance Plan (SMP) by Dean

## 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
- State Maintenance Plan (SMP) by Dean

## 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
- State Maintenance Plan (SMP) by Dean

## Jackson

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

## Jefferson

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

\* limited provider availability

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## Juneau

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Quartz Central
- State Maintenance Plan (SMP) by Dean

## Kenosha

- HealthPartners Southeast
- Network Health

## Kewaunee

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

## 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
- State Maintenance Plan (SMP) by Dean

## Lincoln

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security Health Plan
- State Maintenance Plan (SMP) by Dean

## Manitowoc

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

## Marathon

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security Health Plan
- State Maintenance Plan (SMP) by Dean

## Marinette

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

## Marquette

- Dean Health Plan\*
- Network Health\*
- Quartz Central
- Robin with HealthPartners\*
- State Maintenance Plan (SMP) by Dean

## Menominee

- Dean Health Plan - Prevea360 East\*
- Network Health\*
- Robin with HealthPartners
- State Maintenance Plan (SMP) by Dean

## 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 Health Plan
- State Maintenance Plan (SMP) by Dean

## 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 West

## Polk

- GHC of Eau Claire of Greater WI
- HealthPartners West
- State Maintenance Plan (SMP) by Dean

## Portage

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Network Health\*
- Security Health Plan
- State Maintenance Plan (SMP) by Dean

## Price

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

## Racine

- HealthPartners Southeast
- Network Health

\* limited provider availability

**IVC Medicare Advantage** is available nationwide. The **Access Plan** and **Medicare Plus** are available worldwide.

## Richland

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- State Maintenance Plan (SMP) by Dean

## Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

## Rusk

- GHC of Eau Claire River Region
- Security Health Plan

## Sauk

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central
- State Maintenance Plan (SMP) by Dean

## Sawyer

- GHC of Eau Claire Greater WI
- State Maintenance Plan (SMP) by Dean

## Shawano

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

## 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 Health Plan\*
- State Maintenance Plan (SMP) by Dean

## 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 Health Plan\*
- State Maintenance Plan (SMP) by Dean

## Walworth

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

## Washburn

- GHC of Eau Claire Greater WI
- HealthPartners West
- State Maintenance Plan (SMP) by Dean

## 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
- State Maintenance Plan (SMP) by Dean

## Waushara

- Aspirus Health Plan
- Common Ground
- Network Health\*
- Quartz Central
- Robin with HealthPartners
- State Maintenance Plan (SMP) by Dean

## Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

## Wood

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- Security Health Plan
- State Maintenance Plan (SMP) by Dean

\* limited provider availability

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# 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.

# Monthly Premiums - Participants without Medicare

Total monthly premiums are shown without Uniform Dental. Uniform Dental premiums are added to your medical premiums if you choose coverage.

See page 16 for dental information.

	Local Traditional Health Plan	
	Individual	Family
Aspirus Health Plan	\$1,246.96	\$3,080.12
Common Ground	\$1,173.70	\$2,896.96
Dean Health Plan	\$1,011.62	\$2,491.76
Dean Health Plan - Prevea360 East	\$972.74	\$2,394.56
Dean Health Plan - Prevea360 West and Mayo Clinic	\$1,113.58	\$2,746.66
GHC of Eau Claire Greater WI	\$1,116.48	\$2,753.92
GHC of Eau Claire River Region	\$1,193.74	\$2,947.06
GHC - SCW Dane Choice	\$830.22	\$2,038.26
GHC - SCW Neighbors	\$915.96	\$2,252.62
HealthPartners Southeast	\$1,319.86	\$3,262.36
HealthPartners West	\$1,330.94	\$3,290.06
Medical Associates Health Plans	\$811.04	\$1,990.32
MercyCare Health Plans	\$865.28	\$2,125.92
Network Health	\$1,024.26	\$2,523.36
Quartz Central	\$1,323.14	\$3,270.56
Quartz UW Health	\$902.42	\$2,218.76
Quartz West	\$878.98	\$2,160.16
Robin with HealthPartners	\$1,381.10	\$3,415.46
Security Health Plan	\$1,310.96	\$3,240.12
State Maintenance Plan (SMP) <sup>1</sup> - Dean Health Plan	\$1,001.02	\$2,465.28
	Local Access Plan	
	Individual	Family
Dean Health Plan <sup>1</sup>	\$1,257.02	\$3,105.28

<sup>1</sup>Members with the Access Plan or SMP coverage who enroll in Medicare Parts A and B will automatically be moved to the Medicare Plus plan. All other non-Medicare family members will remain covered under the Access Plan or SMP.

# Monthly Premiums - Retirees with Medicare

There are three types of Medicare-coordinated coverage:

- **Individual:** Individual coverage for a member enrolled in Medicare Parts A, B, and D.
- **Medicare Some:** Family coverage with at least one insured family member enrolled in Medicare Parts A, B, and D. See the next page for rates.
- **Medicare All:** Family coverage where all insured members are enrolled in Medicare Parts A, B, and D.

Total monthly premiums are shown without Uniform Dental. Dental premiums are added to your medical premiums if you choose coverage. See page 16 for dental information.

	Individual	Medicare All
IYC Medicare Advantage by UnitedHealthcare	\$276.76	\$528.66
Medicare Plus by UnitedHealthcare	\$454.82	\$884.78
Aspirus Health Plan	\$745.18	\$1,465.50
Common Ground	\$708.54	\$1,392.22
Dean Health Plan	\$617.28	\$1,209.70
Dean Health Plan - Prevea360 East	\$598.30	\$1,171.74
Dean Health Plan - Prevea360 West and Mayo Clinic Health System	\$667.04	\$1,309.22
GHC of Eau Claire Greater WI	\$679.94	\$1,335.02
GHC of Eau Claire River Region	\$718.56	\$1,412.26
GHC - SCW Dane Choice	\$536.80	\$1,048.74
GHC - SCW Neighbors	\$579.68	\$1,134.50
HealthPartners Southeast	\$558.46	\$1,092.06
HealthPartners West	\$561.94	\$1,099.02
Medical Associates Health Plans	\$437.76	\$850.66
MercyCare Health Plans	\$501.36	\$977.86
Network Health	\$633.82	\$1,242.78
Quartz Central	\$678.50	\$1,332.14
Quartz UW Health	\$506.00	\$987.14
Quartz West	\$496.44	\$968.02
Robin with HealthPartners	\$577.32	\$1,129.78
Security Health Plan	\$777.18	\$1,529.50

# Monthly Premiums - Medicare Some

When you select IYC Medicare Advantage or Medicare Plus to coordinate with Medicare coverage, you can select a different health plan for your non-Medicare members. If you select Health Plan Medicare, the non-Medicare members will have the same health plan, just the non-Medicare version. The rates below include the IYC Health Plan design for non-Medicare members. Uniform Dental premiums are added to your medical premiums if you choose coverage. See page 16 for dental information.

	Health Plan Medicare	IYC Medicare Advantage	Medicare Plus
Access Plan by Dean Health Plan	Not available	\$1,508.92	\$1,686.98
Aspirus Health Plan	\$1,967.28	\$1,498.86	\$1,676.92
Common Ground	\$1,857.38	\$1,425.60	\$1,603.66
Dean Health Plan	\$1,604.04	\$1,263.52	\$1,441.58
Dean Health Plan - Prevea360 East	\$1,546.18	\$1,224.64	\$1,402.70
Dean Health Plan - Prevea360 West and Mayo Clinic Health System	\$1,755.76	\$1,365.48	\$1,543.54
GHC of Eau Claire Greater WI	\$1,771.56	\$1,368.38	\$1,546.44
GHC of Eau Claire River Region	\$1,887.44	\$1,445.64	\$1,623.70
GHC - SCW Dane Choice	\$1,342.16	\$1,082.12	\$1,260.18
GHC - SCW Neighbors	\$1,470.78	\$1,167.86	\$1,345.92
HealthPartners Southeast	\$1,853.46	\$1,571.76	\$1,749.82
HealthPartners West	\$1,868.02	\$1,582.84	\$1,760.90
Medical Associates Health Plans	\$1,223.94	\$1,062.94	\$1,241.00
MercyCare Health Plans	\$1,341.78	\$1,117.18	\$1,295.24
Network Health	\$1,633.22	\$1,276.16	\$1,454.22
Quartz Central	\$1,976.78	\$1,575.04	\$1,753.10
Quartz UW Health	\$1,383.56	\$1,154.32	\$1,332.38
Quartz West	\$1,350.56	\$1,130.88	\$1,308.94
Robin with HealthPartners	\$1,933.56	\$1,633.00	\$1,811.06
Security Health Plan	\$2,063.28	\$1,562.86	\$1,740.92
SMP by Dean Health Plan	Not available	\$1,252.92	\$1,430.98





For all participants

## Step 3: Consider Supplemental Benefits

You may be eligible for even more coverage if your employer chooses to offer dental, vision, and/or accident insurance.

Retirees are eligible for dental and vision insurance.

# Dental Insurance

### Step 1: Sign up for basic coverage

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

#### Uniform Dental

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

or

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

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

+

#### Delta Dental PPO™ - Select Plan

or

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

### Things to Note

- Uniform Dental coverage mirrors your health insurance coverage. Example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period. 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](http://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!

# 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

# Monthly Cost (Premium)

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

## For Employees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$32.08*	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	---	\$18.16	\$43.22
Individual + Child(ren)	---	---	\$12.24	\$40.12
Family	\$80.20*	\$90.28	\$21.76	\$66.20

\*Added to your health insurance premium and may be partially paid by your employer

## For Retirees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Retiree	\$32.08	\$36.10	\$15.08	\$32.06
Retiree + Spouse	---	---	\$30.66	\$64.10
Retiree + Child(ren)	---	---	\$20.70	\$59.30
Family	\$80.20*	\$90.28	\$36.80	\$97.78

\*Medicare Some or Medicare All recipients pay a family rate of \$64.16



### 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](http://memberportal.navitus.com) to access your:

- Digital ID Card
- Copay Information
- Medication History

Sign up today!



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
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal eyeglasses copay	\$25 / person	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
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
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

### Things to Note

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

### Plan Administrator

DeltaVision®, with EyeMed Vision Care  
1-844-337-8383  
[etf.wi.gov/insurance/vision-insurance](http://etf.wi.gov/insurance/vision-insurance)

# Monthly Cost (Premium)

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

	Individual	Individual + Spouse	Individual + Child(ren)	Family
Employee	\$5.72	\$11.42	\$12.88	\$20.58
Retiree	\$5.72	\$11.42	\$11.42	\$13.41

## Accident Plan



Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Active employees may be eligible for coverage if your employer chooses to offer this benefit. Visit [etf.wi.gov/insurance/accident-plan](http://etf.wi.gov/insurance/accident-plan) for complete information.

## 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

## 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

### Plan Administrator

Securian Financial

1-866-295-8690

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

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

# 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*

## Note for Retirees Nearing Medicare

When you become eligible for Medicare, you must enroll in both Parts A and B as soon as possible. For most people, this is when you turn age 65. When this happens, your medical premium will be reduced and you will become eligible to change your health insurance plan due to gaining Medicare. Visit the ETF website for more information. Watch the New to Medicare video at [etf.wi.gov/video/new-medicare](https://etf.wi.gov/video/new-medicare) for more on what Medicare means for your health benefits.



## 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, like coaching and challenges.

NOTE: Retirees will see taxes removed from the total prepaid card amount. Medicare Advantage participants are not eligible for the Well Wisconsin incentive and have wellness incentives available through UnitedHealthcare.

## Work With a WebMD Coach in 2024

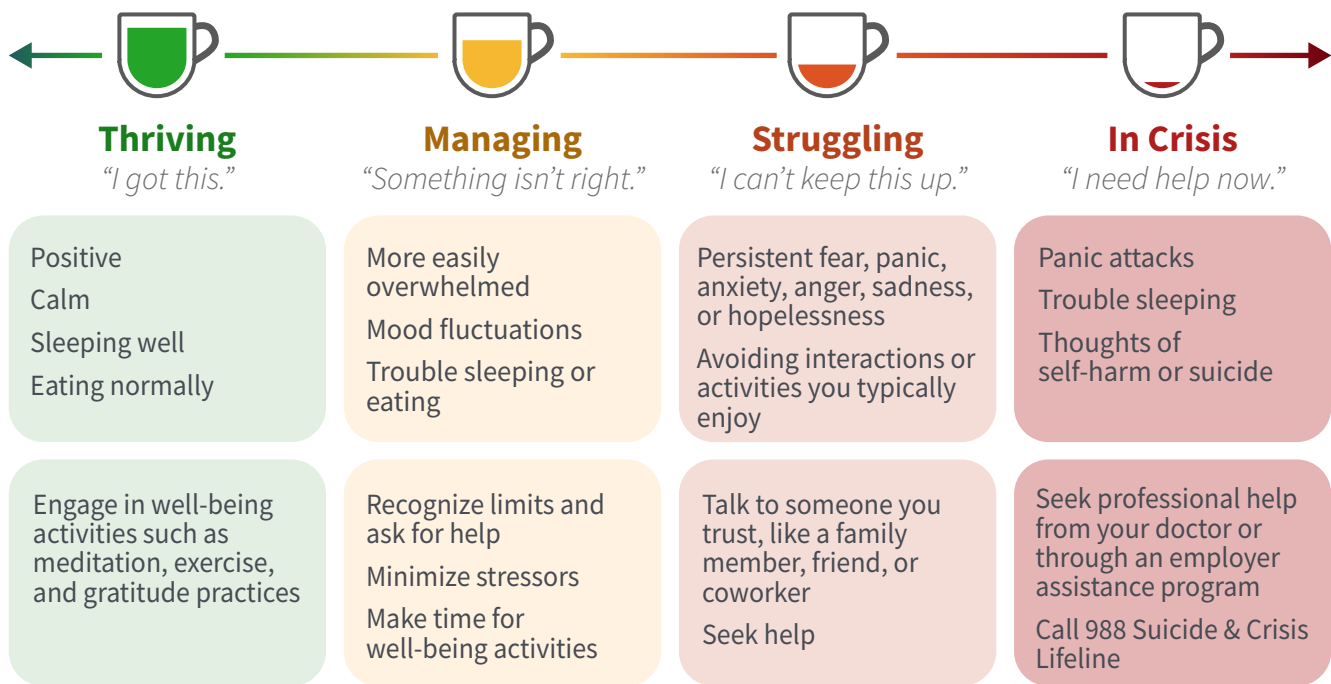
- Lifestyle health coaches address all facets of well-being from exercise and sleep to weight management. Work with a coach by phone or secure message via Coach Connect.
- Condition management coaches help you manage a condition like asthma, COPD, heart failure and coronary artery disease (CAD).
- The 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.

[webmdhealth.com/wellwisconsin](https://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. The Wisconsin Retirement System acts as the employer for retirees and continuants. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board or your employer.

# 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](https://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**

## 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](https://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

[ghcscw.com](http://ghcscw.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/etfprobin](http://healthpartners.com/etfprobin)

### **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).