

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



2024 Health Benefits Decision Guide

Local High Deductible Health Plan
Insurance for Employees, Retirees,
and COBRA Continuants

ET-2169 (10/20/2023)
PO7, PO17



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. 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.

- 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 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.

- 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.

- 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.

- 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

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 annual medical deductible for the Local High Deductible Health Plan (HDHP) and Local 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.

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.
- meEquilibrium, for stress management and resilience building support.

Login at 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 High Deductible Health Plan | Local Access High Deductible Health 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 High Deductible Health Plan | Local Access High Deductible Health Plan |
|---|--|--|
| <p>Annual Medical Deductible Individual / Family</p> <p>Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)</p> | <p>\$1,600 / \$3,200</p> <p>Deductible must be met before coverage begins Families: Must meet full family deductible</p> | |
| <p>Annual Out-of-Pocket Limit (OOPL) Individual / Family</p> <p>The most you will pay in a year for covered medical and prescription drug services</p> | <p>\$2,500 / \$5,000</p> | |
| <p>Medical Coinsurance</p> <p>Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work</p> | <p>100% until deductible met After deductible: 10%</p> | |
| <p>Preventive Services</p> <p>Routine health care like check ups to prevent illness and disease. See healthcare.gov/preventive-care-benefits</p> | <p>\$0 Plan pays 100%</p> | |
| <p>Telemedicine Services</p> | <p>Varies by service type, see etf.wi.gov/telemedicine</p> | |
| <p>Primary Care Office Visit</p> | <p>100% until deductible met After deductible: \$15 copay</p> | |
| <p>Specialty Provider Office Visit</p> | <p>100% until deductible met After deductible: \$25 copay</p> | |
| <p>Urgent Care</p> | <p>100% until deductible met After deductible: \$25 copay</p> | |
| <p>Emergency Room</p> <p>Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer</p> | <p>100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay</p> | |

 The Local Access HDHP offers 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 to find an in-network pharmacy near you. In-network pharmacies are available nationwide. Both plan designs have the same pharmacy benefits.

| | |
|---|---|
| Prescription Deductible (Individual / Family) | Combined medical & pharmacy: \$1,600 / \$3,200 You pay 100% of most pharmacy costs until deductible is met ¹ |
| Prescription Copay / Coinsurance | |
| Level 1 | After deductible: \$5 or less |
| Level 2 | After deductible: 20% (\$50 max) |
| Level 3 | After deductible: 40% (\$150 max) ² |
| Level 4 | After deductible: \$50 ³ |
| Preventive (As federally required) | \$0 - Plan pays 100% |
| Prescription Out-Of-Pocket Limit | |
| Levels 1, 2, 3 & 4 (Individual / Family) | Combined medical and pharmacy: \$2,500 / \$5,000 |

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

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

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



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 |
|---|--|--|
| Annual Medical Deductible | \$0 | \$0 |
| Annual Medical Coinsurance | \$0* | \$0* |
| Annual Medical Out-of-Pocket Limit (OOPL) | None* | None* |
| Outpatient Illness/Injury-Related Services | \$0 | \$0 |
| Emergency Room Copay | \$60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer.) | \$0 |
| Licensed Skilled Nursing Facility Medicare-covered services in a Medicare-approved facility | \$0 for the first 120 days, 100% after 120 days 3-day hospital stay required for Health Plan Medicare. (Not required for IYC Medicare Advantage) | \$0 for the first 120 days, 100% after 120 days Requires a 3-day hospital stay |
| Licensed Skilled Nursing Facility (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 |
| Hospital 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 and 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 |
| Medical Supplies Durable medical equipment, durable diabetic equipment and related supplies | Medicare-approved supplies: 20% up to \$500 OOPL per individual, after OOPL: \$0 Supplies NOT covered by Medicare: 20% up to \$500 OOPL per individual, after OOPL: \$0 | Medicare-approved supplies: \$0 Supplies NOT covered by Medicare: 100% |
| Routine Hearing Exam | \$0 | You pay 100% |
| Hearing Exam for Illness or Disease | \$0 | \$0 |

*Different for medical supplies and hearing aids

| | IYC Medicare Advantage & Health Plan Medicare | Medicare Plus |
|---|---|---|
| Hearing Aid Per ear, every 3 years | 20% until plan pays \$1,000, then 100% of the costs | You pay 100% |
| Home Health Care Visits 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>Medicare pays: 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>Plan pays: Any amounts after Medicare pays for 50 visits per year, plan may approve an additional 50 visits</p> <p>IYC Medicare Advantage has no visit limits</p> <p>You pay: Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p> | <p>Medicare pays: 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>Plan pays: Any amounts after Medicare pays for up to 365 visits per year</p> <p>You pay: Full costs of visits beyond 365 visits per year</p> |

Breakdown of Your Pharmacy Costs

Visit 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 |
|---|----------------------|
| Prescription Copay / Coinsurance | |
| Level 1 | \$5 |
| Level 2 | 20% (\$50 max) |
| Level 3 | 40% (\$150 max) |
| Level 4 | \$50* |
| Preventive As federally required | \$0 - Plan pays 100% |
| Prescription Out-Of-Pocket Limit | |
| Levels 1 & 2 (Individual / Family) | \$600 / \$1,200 |
| Level 3 (Individual / Family) | \$9,450 / \$18,900 |
| Level 4 (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 limit 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 HDHP (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 HDHP** 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

ICY Medicare Advantage is available nationwide. The **Access HDHP** and **Medicare Plus** are available worldwide.

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

IYC Medicare Advantage is available nationwide. The **Access HDHP** 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

IYC Medicare Advantage is available nationwide. The **Access HDHP** and **Medicare Plus** are available 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 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 High Deductible Health Plan | |
|--|--|------------|
| | Individual | Family |
| Aspirus Health Plan | \$1,014.76 | \$2,499.62 |
| Common Ground | \$955.42 | \$2,351.26 |
| Dean Health Plan | \$824.12 | \$2,023.02 |
| Dean Health Plan - Prevea360 East | \$792.64 | \$1,944.32 |
| Dean Health Plan - Prevea360 West and Mayo Clinic | \$906.72 | \$2,229.52 |
| GHC of Eau Claire Greater WI | \$909.06 | \$2,235.36 |
| GHC of Eau Claire River Region | \$971.64 | \$2,391.82 |
| GHC - SCW Dane Choice | \$677.20 | \$1,655.72 |
| GHC - SCW Neighbors | \$746.64 | \$1,829.32 |
| HealthPartners Southeast | \$1,073.80 | \$2,647.22 |
| HealthPartners West | \$1,082.78 | \$2,669.66 |
| Medical Associates Health Plans | \$661.66 | \$1,616.86 |
| MercyCare Health Plans | \$705.60 | \$1,726.72 |
| Network Health | \$834.36 | \$2,048.62 |
| Quartz Central | \$1,076.46 | \$2,653.86 |
| Quartz UW Health | \$735.68 | \$1,801.92 |
| Quartz West | \$716.70 | \$1,754.46 |
| Robin with HealthPartners | \$1,123.40 | \$2,771.22 |
| Security Health Plan | \$1,066.60 | \$2,629.22 |
| State Maintenance Plan (SMP) ¹ - Dean Health Plan | \$815.58 | \$2,001.68 |
| | Local Access High Deductible Health Plan | |
| | Individual | Family |
| Dean Health Plan ¹ | \$1,022.94 | \$2,520.08 |

¹Members with the Access HDHP 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 HDHP 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 | \$1,274.84 | \$1,452.90 |
| Aspirus Health Plan | \$1,735.08 | \$1,266.66 | \$1,444.72 |
| Common Ground | \$1,639.10 | \$1,207.32 | \$1,385.38 |
| Dean Health Plan | \$1,416.54 | \$1,076.02 | \$1,254.08 |
| Dean Health Plan - Prevea360 East | \$1,366.08 | \$1,044.54 | \$1,222.60 |
| Dean Health Plan - Prevea360 West and Mayo Clinic Health System | \$1,548.90 | \$1,158.62 | \$1,336.68 |
| GHC of Eau Claire Greater WI | \$1,564.14 | \$1,160.96 | \$1,339.02 |
| GHC of Eau Claire River Region | \$1,665.34 | \$1,223.54 | \$1,401.60 |
| GHC - SCW Dane Choice | \$1,189.14 | \$929.10 | \$1,107.16 |
| GHC - SCW Neighbors | \$1,301.46 | \$998.54 | \$1,176.60 |
| HealthPartners Southeast | \$1,607.40 | \$1,325.70 | \$1,503.76 |
| HealthPartners West | \$1,619.86 | \$1,334.68 | \$1,512.74 |
| Medical Associates Health Plans | \$1,074.56 | \$913.56 | \$1,091.62 |
| MercyCare Health Plans | \$1,182.10 | \$957.50 | \$1,135.56 |
| Network Health | \$1,443.32 | \$1,086.26 | \$1,264.32 |
| Quartz Central | \$1,730.10 | \$1,328.36 | \$1,506.42 |
| Quartz UW Health | \$1,216.82 | \$987.58 | \$1,165.64 |
| Quartz West | \$1,188.28 | \$968.60 | \$1,146.66 |
| Robin with HealthPartners | \$1,675.86 | \$1,375.30 | \$1,553.36 |
| Security Health Plan | \$1,818.92 | \$1,318.50 | \$1,496.56 |
| SMP by Dean Health Plan | Not available | \$1,067.48 | \$1,245.54 |



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

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 to access your:

- Digital ID Card
- Copay Information
- Medication History

Sign up today!



Vision Insurance



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 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

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 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

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

** 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 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

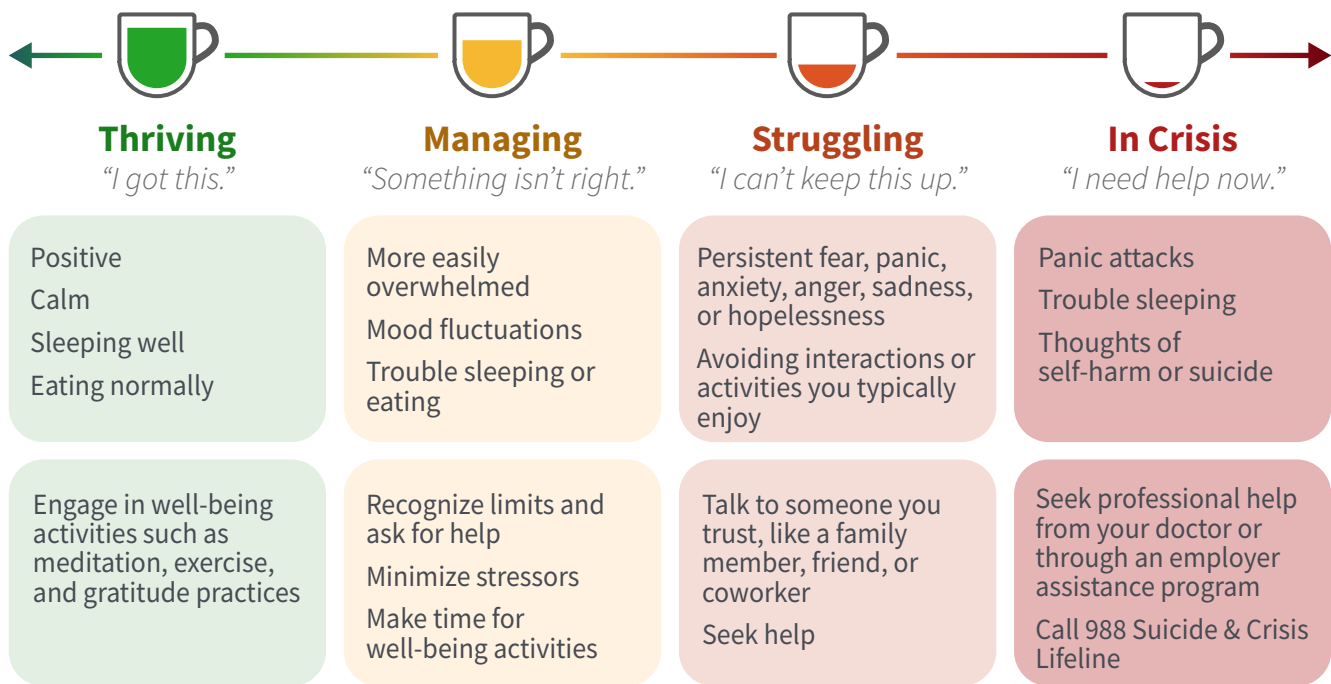
- Lifestyle health coaches address all facets of well-being from exercise and sleep to weight management. Work with a coach by phone or secure message via Coach Connect.
- Condition management coaches help you manage a condition like asthma, COPD, heart failure and coronary artery disease (CAD).
- The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



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

deancare.com/wi-employees

Dean Health Plan - Prevea360

1-877-230-7555

prevea360.com/wi-employees

Delta Dental

1-844-337-8383

deltadentalwi.com/state-of-wi

DeltaVision with EyeMed Vision Care

1-844-337-8383

deltadentalwi.com/state-of-wi-vision

GHC of Eau Claire

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

group-health.com

GHC of South Central Wisconsin

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

ghcscw.com

HealthPartners Health Plan

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

healthpartners.com/stateofwis

HealthChoice (long-term care insurance)

1-800-833-5823

Medical Associates Health Plans

1-866-421-3992

mahealthcare.com

MercyCare Health Plans

1-800-895-2421 option 5

mercycahealthplans.com

Navitus Health Solutions

1-866-333-2757

www.navitus.com

Navitus MedicareRx (PDP)

(Prescription drug coverage for Medicare eligible retirees)

1-866-270-3877

medicarerx.navitus.com

Network Health

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

networkhealth.com/employer/state

Optum Financial

1-833-881-8158

myoptumfinancial.com/etf

Quartz

1-844-644-3455

ChooseQuartz.com

Robin with HealthPartners

1-855-542-6922

healthpartners.com/etfprobin

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.

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

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.