



2025 Insurance Benefits Decision Guide

State of Wisconsin Group Health Insurance for Employees



ET-2107 (9/16/2024)

About This Guide

This guide provides an overview of benefits available to you for 2025; open enrollment is **September 30 to October 25, 2024**. Visit etf.wi.gov/insurance for complete information.

Your Enrollment Checklist

I'm happy with my benefits

- Review changes for next year**
Each year there are changes to your benefits. Review benefits you are enrolled in. Make sure that your plan is still available in your area. You do not need to reenroll 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 reenroll 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.
- Reenroll in pre-tax savings accounts**
If you have any of the following accounts, you must reenroll 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**
Review benefits you are enrolled in and visit etf.wi.gov/insurance for complete benefits information, videos to help you review your options, and virtual vendor forums hosted by health plans and other vendors.
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 2025. 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 2025

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

Dean Health Plan - Prevea360 West and Mayo Clinic will now be known as *Dean Health Plan - Medica West and Mayo Clinic Health System*.

Benefit Changes

Medical Benefit Changes

The Group Insurance Board approved the following medical benefit changes effective January 1, 2025:

- Expanded the lifetime limit on orthoptic eye training from two to no more than twelve.
- Clarified nutritional counseling coverage. The certificate language was clarified to allow for nutritional counseling services related to weight management.

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

- Individual: increased to \$1,650
- Family: increased to \$3,300

Preventive Care Reminder

Your health plan pays 100% of certain preventive care services with no out-of-pocket costs to you. Preventive care is routine health care that includes screenings, checkups, and patient counseling to help prevent illnesses, disease, or other health problems.

To learn more on preventive care coverage, visit etf.wi.gov/preventive-care-services-covered-100

Preventive Drugs Covered at 100% Reminder

Your pharmacy benefit pays 100% of certain preventive drugs with no out-of-pocket costs to you. A preventive drug is used to help avoid disease and maintain health. These drugs are considered effective in preventing the development of a health condition or disease.

To learn more on preventive drug coverage, visit etf.wi.gov/preventive-drugs-covered-100

Pre-Tax Savings Accounts

Increase in HSA Employer Contribution

The 2025 annual HSA employer contribution will increase to:

- Individual : \$828
- Family: \$1,650

To receive the full employer contribution, you must be covered by an HDHP for the entire 2025 plan year.

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 reenroll and there is less than \$50 in your account, you may lose any money left. See page 16.

Accident Plan and Life Insurance

Introducing Empathy

Available at no cost, Empathy is a service that offers a holistic approach to bereavement support by providing insured individuals and beneficiaries personalized guidance and care for the administrative, emotional, legal, and financial challenges both when preparing for a loss and after their loved one passes away.

Empathy is available for members and their beneficiaries enrolled in the Accident Plan and/or the Group Life Insurance Program. Access to Empathy is made available during the claims process.

Attend an Insurance Benefits Forum

ETF will be hosting a number of virtual forums during the open enrollment period for you to learn about the 2025 plan year. You'll have the opportunity to ask questions directly to health plans and vendors like Optum Financial, Delta Dental and WebMD. Visit etf.wi.gov/insurance to register.



Step 1: Choose a Plan Design

A plan design determines:

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

Monthly Cost (Premium)

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Active Employees				
Individual With / Without Uniform Dental	\$124 / 120	\$46 / 42	\$296 / 292	\$218 / 214
Family With / Without Uniform Dental	\$307 / 297	\$114 / 104	\$734 / 724	\$541 / 531
Grad Assistants				
Individual With / Without Uniform Dental	\$64 / 60	Not available	\$150 / 146	Not available
Family With / Without Uniform Dental	\$158.50 / 148.50	Not available	\$372 / 362	Not available

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

Quick Comparison

An overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.


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



	IYC Health Plan	HDHP	Access Plan	Access HDHP
Cost Per Visit	\$\$\$	\$\$\$\$	\$\$\$	\$\$\$\$
In-Network Provider Availability	Local	Local	Nationwide*	Nationwide*
Nationwide Pharmacies	✓	✓	✓	✓
Out-of-Network Benefits	Emergency and urgent care	Emergency and urgent care	✓	✓
Available Health Plan(s)	Many plans; see page 7	Many plans; see page 7	Dean Health Plan	Dean Health Plan
Health Savings Account (HSA) Employer may add money to required HSA	---	Individual: \$828 Family: \$1,650	---	Individual: \$828 Family: \$1,650

*The Access plans offer worldwide out-of-network benefits.

Breakdown of Your Medical Costs

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

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

	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
Annual Medical Deductible Individual / Family Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)	\$250 / \$500	Office visit copays, preventive services, and prescription drugs do not count toward your deductible	\$1,650 / \$3,300	Families: Must meet full family deductible
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services	\$1,250 / \$2,500		\$2,500 / \$5,000	Families: Must meet full family OOPL before your plan pays 100%
Medical Coinsurance Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work	100% until deductible met After deductible: 10%		100% until deductible met After deductible: 10%	
Preventive Services Routine health care like checkups to prevent illness and disease. See healthcare.gov/preventive-care-benefits	\$0 Plan pays 100%		\$0 Plan pays 100%	
Telemedicine Services	Varies by service type, see etf.wi.gov/telemedicine		Varies by service type, see etf.wi.gov/telemedicine	
Primary Care Office Visit	\$15 copay Does not count toward deductible		100% until deductible met After deductible: \$15 copay	
Specialty Provider Office Visit	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
Urgent Care	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$75 copay Deductible and coinsurance applies to services beyond the copay		100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay	

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.

	ICY Health Plan	Access Plan	HDHP	Access HDHP
Prescription Deductible (Individual / Family)	None		Combined medical & pharmacy: \$1,650 / \$3,300 You pay 100% of most pharmacy costs until deductible is met ¹	
Prescription Copay / Coinsurance				
Level 1	\$5 or less		After deductible: \$5 or less	
Level 2	20% (\$50 max)		After deductible: 20% (\$50 max)	
Level 3	40% (\$150 max) ²		After deductible: 40% (\$150 max) ²	
Level 4	\$50 copay ³		After deductible: \$50 copay ³	
Preventive (As federally required)	\$0 - Plan pays 100%		\$0 - Plan pays 100%	
Prescription Out-Of-Pocket Limit				
Levels 1 & 2 (Individual / Family)	\$600 / \$1,200		Combined medical & pharmacy: \$2,500 / \$5,000	
Levels 3 & 4 (Individual / Family)	\$9,200 / \$18,400			

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



Save time and money by getting the medications you take on a regular basis delivered right to your door with Serve You Rx Home Delivery Pharmacy.*

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.

Free Home Delivery

Call 800-481-4940 to get started today!



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

*Serve You Rx Home Delivery Pharmacy administers your home delivery prescription benefit. **Free standard shipping to your home or other address of your choice.

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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 nationwide in-network coverage and worldwide out-of-network 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.

* limited provider availability



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 – Medica 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 – Medica 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 - Medica 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 - Medica 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 - Medica West and Mayo Clinic
- GHC of Eau Claire River Region

Eau Claire

- Dean Health Plan - Medica 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

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 - Medica 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-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 - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Lafayette

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

Langlade

- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Lincoln

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

Manitowoc

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

Marathon

- Aspirus Health Plan
- 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 - Medica 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
- 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 - Medica West and Mayo Clinic
- Quartz West*

Pierce

- Dean Health Plan - Medica 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*
- Security

Racine

- HealthPartners Southeast
- Network Health

Richland

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

Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

Rusk

- GHC of Eau Claire River Region
- Security

Sauk

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

Sawyer

- GHC of Eau Claire Greater WI

Shawano

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

* limited provider availability

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

Sheboygan

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

St. Croix

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

Taylor

- Aspirus Health Plan
- Security*

Trempealeau

- Dean Health Plan - Medica West and Mayo Clinic
- Quartz West

Vernon

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

Vilas

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

Walworth

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

Washburn

- GHC of Eau Claire Greater WI
- HealthPartners West

Washington

- Common Ground
- HealthPartners Southeast
- Network Health

Waukesha

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

Waupaca

- Common Ground
- Network Health
- Robin with HealthPartners

Waushara

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

Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

Wood

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

* limited provider availability

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



Health Plan Quality

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



Step 3: Consider Supplemental Benefits

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

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

Dental Insurance

Step 1: Sign up for basic coverage

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

Uniform Dental

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

or

Delta Dental PPO Plus Premier™ - Preventive Plan

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

+

Delta Dental PPO™ - Select Plan

or

Delta Dental PPO Plus Premier™ - Select Plus Plan

Monthly Cost (Premium)

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

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$4	\$36.10	\$9.08	\$21.60
Individual + Spouse	---	---	\$18.16	\$43.22
Individual + Child(ren)	---	---	\$12.24	\$40.12
Family	\$10	\$90.28	\$21.76	\$66.20

Dental: What is Covered

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

Things to Note

- See the Summary Plan Description for complete plan details.
- Uniform Dental coverage mirrors your health insurance coverage. (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 life 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!

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

What is Covered

This is a partial list of covered benefits. For information on all vision benefits, visit etf.wi.gov/insurance/vision-insurance or call 1-844-337-8383. Costs are different if you choose to see an in-network provider or an out-of-network provider.

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

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

Vision: Monthly Cost (Premium)

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

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

Things to Note

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



Resources to Help You Thrive in 2025

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 challenges to health coaching and personalized guidance.

Supporting Your Health Goals in 2025

- Live with more freedom and less pain through the **Fern** program. Get support for chronic pain, fibromyalgia, diabetic peripheral neuropathy, headaches, or any chronic pain that interferes with your daily activities.
- Those who qualify for the **Positively Me** program will learn how weight loss journeys are about more than just exercising and eating right.
- 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. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board, or your employer.

Accident Plan



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

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

What is Covered

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

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

All coverage is guaranteed at initial eligibility, qualified family status changes, and annual enrollment. You do not need state group health insurance to be eligible for the Accident Plan.

Monthly Cost (Premium)

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

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

How It Works

Here's an example of how Securian Financial's accident insurance works*: Janet elects accident coverage offered by her employer. Janet falls, breaks her leg, and spends two days in the hospital. Janet gets a payment from Securian Financial and uses the money to pay her mortgage and obtain a cleaning service.

*Your actual experience may vary from example

Plan Administrator

Securian Financial

1-866-295-8690

etf.wi.gov/insurance/accident-plan

madisonbranch@securian.com

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 my.optum.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:

\$3,200*

Carryover Limit:

\$640**

HDHP participants only

Health Savings Account (HSA)

Use for health care expenses or additional retirement savings.

What's special about the account:

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

Annual Contribution Limit:

Individual: \$4,300 | Family: \$8,550

Carryover Limit:

Unlimited; all money carries over

Annual Employer Contribution:

(If eligible; paid in installments)

Individual: \$828 | Family: \$1,650

Annual Catch-Up Contribution

Limit: (Age 55-65 only)

\$1,000

HDHP participants only

Limited Purpose Flexible Spending Account (LPFSA)

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

Money is available at the beginning of the year.

Annual Contribution Limit:

\$3,200*

Carryover Limit:

\$640**

Dependent Day Care Account

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

Money is available as it is deposited.

Annual Contribution Limit:

\$5,000

Carryover Limit:

\$0; no money carries over

Parking & Transit Accounts

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

Money is available as it is deposited.

Not available to: UW Hospital & Clinics employees

Transit Contribution Limit:

\$315 / month*

Parking Contribution Limit:

\$315 / month*

Carryover Limit:

Unlimited**



**You must reenroll 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 2025

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 Hospital and Clinics (UWHC) Employees

You may have different supplemental plans available. Check with your HR/benefits office for details.

UW System: [wisconsin.edu/ohrwd/benefits](https://www.wisconsin.edu/ohrwd/benefits)

UWHC: pulse.uwhealth.org/esc

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
- Respiratory Syncytial Virus (RSV)

Find in-network pharmacies at etf.benefits.navitus.com

Have Pharmacy Benefit Questions? Get Answers 24/7 with the Navitus Portal.

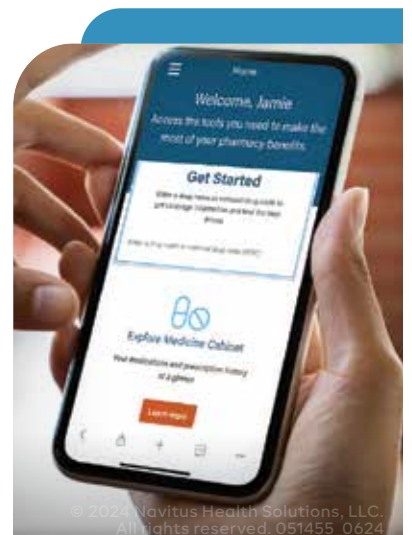
Navitus makes it easy to find all the information on your pharmacy benefits through our 24/7 customer care line and secure member portal.

Access your digital ID card, copay information and medication history at memberportal.navitus.com.



Get started now!

The QR code may identify your IP/device information. However, your personal and health information is strictly confidential and will not be captured.



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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.



**NO JUDGMENT.
JUST HELP.**

TEXT, CALL, CHAT

988

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



Prioritize Mental Well-Being in 2025

Your mental well-being is important to us. That's why Well Wisconsin offers tools that can 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 at webmdhealth.com/wellwisconsin.





Open Enrollment: September 30 - October 25, 2024

Mailed application must be postmarked by October 25, 2024



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

1-844-268-9789

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

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.