The State of Wisconsin Group Health Insurance Program is an employer-sponsored program offering group health coverage to employees of state agencies, UW System, UW Hospital & Clinics Authority and participating local government employers. Employees may choose between 12 different health maintenance organizations (HMOs, which have a specific provider network) and 5 different preferred provider organization plans (PPOs, which have a specific provider network but also have a higher-cost, out-of-network option). Each health plan also has a high deductible option, referred to as a high deductible health plan (HDHP).

Program Review
- Created by Chapter 40 of the Wisconsin Statutes.
- The Department of Employee Trust Funds and the Group Insurance Board (GIB) have statutory authority for program administration and oversight [Wis. Stat. § 15.165 (2) and 40.03 (6)]. All health plans follow GIB guidelines for eligibility and program requirements.
- The It’s Your Choice (IYC) Access Health Plan and State Maintenance Plan (SMP) are PPO options administered by WEA Trust beginning in 2018. Both plans offer Uniform Benefits: the IYC Access Plan offers a nationwide provider network. SMP is available in counties without a qualified health plan.
- All pharmacy benefits are self-insured by the Trust Fund and administered by Navitus Health Solutions. This includes providing Medicare Part D benefits through an Employer Group Waiver Plan for both the state and local government employee programs.

Health Insurance Choices
**Active employees:**
- Employees have a choice of 12 HMOs or 5 Preferred Provider Organizations (PPOs) that offer the same medical benefits, called Uniform Benefits, in 17 service areas. The PPOs, offered in different areas and administered by WEA Trust, include coverage for out-of-network services. One of these is the nationwide IYC Access Health Plan, also provided by WEA Trust. This plan has the broadest provider network.
- Local government employers choose which plan design to offer to their employees and retirees. For example, an employer can choose to offer only the HDHP option.

**Retirees:**
- Retirees may choose from the same health plans and service areas as active employees. Members enrolled in the IYC Access Health Plan or SMP switch to Medicare Plus on their Medicare-effective date. Retirees enrolled in Medicare are not eligible to elect an HDHP.

Eligibility and Enrollment: Who is eligible for health insurance?
- State employees participating in the Wisconsin Retirement System.
- Elected state officials and members or employees of the legislature.
- Authorities specified in Wis. Stat. § 40.02 (54).
- University of Wisconsin System: visiting faculty, graduate assistants employed at least one-third of full-time.
- State retirees, their surviving spouses and/or dependents
- Former employees who have 20 years of state service.
- Retired employees receiving a WRS benefit (former participants of their employer’s group health insurance plan)
- Insured employees who termed WRS employment after meeting minimum retirement age, have 20 years of WRS creditable service and deferred taking their benefit.
Participating employees as of January 2018:
- State employee health benefit plans:
  - 69,586 active employees
  - 26,333 retirees
- Wisconsin public (local government) employers that have elected to participate:
  - 11,392 active employees
  - 1,885 retirees

Coverage Options
- Individual (subscriber only) or family (includes legal spouse and all dependent children).
- Continuation coverage (COBRA): In cases where active coverage ends, continuation allows an extension of coverage for up to 36 months at group rates. The subscriber pays the full premium.
- It’s Your Choice open enrollment: annual opportunity for eligible employees and annuitants to change from one health plan to another, to change from individual to family coverage or newly elect or cancel coverage for the upcoming year. Note: Retirees choosing the Local Annuitant Health Program (LAHP) are only eligible to enroll at retirement and upon Medicare Part A and B enrollment.

Employee Share of Premium
The 2018 employee share of premium contributions for most employees is based on the level of benefits you choose. The chart below shows the 2018 employee premium contribution amounts.

**Retirees:** Retirees do not have an employer contribution and will pay the full insurance premium. State retirees' sick leave credits can offset premium payments

<table>
<thead>
<tr>
<th>Health Plan Choice</th>
<th>State and UW Employee Premium Contribution</th>
<th>State and UW Graduate Assistant Premium Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Does not include UW graduate assistants or short-term academic staff</td>
<td>Includes graduate assistants and short-term academic staff only</td>
</tr>
<tr>
<td></td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td>IYC Health Plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$88.00</td>
<td>$219.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$85.00</td>
<td>$211.00</td>
</tr>
<tr>
<td>IYC HDHP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$33.00</td>
<td>$82.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$30.00</td>
<td>$74.00</td>
</tr>
<tr>
<td>IYC Access</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$266.00</td>
<td>$664.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$263.00</td>
<td>$656.00</td>
</tr>
<tr>
<td>IYC Access HDHP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$211.00</td>
<td>$527.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$208.00</td>
<td>$519.00</td>
</tr>
</tbody>
</table>
Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) and (d)(1)

The Wisconsin Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ETF does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact ETF’s Compliance Officer, who serves as ETF’s Civil Rights Coordinator.

If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Officer, Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 711; Fax: 608-267-4549; Email: ETFSMBPriyceOficer@etf.wi.gov. If you need help filing a grievance, ETF’s Compliance Officer is available to help you.


Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 711)


Laotian/Lao: โปรดช่วย: ที่นี่คุณสามารถแจ้งข้อร้องเรียนได้ ทั้งกรณีที่คุณต้องการความช่วยเหลือที่รวดเร็ว และการแจ้งข้อร้องเรียน ที่ 1-877-533-5020 (TTY: 711).


Hindi: व्हान दे: यदि आप हिंदी बोलते हैँ तो आपके लिए मृग में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।
