The State of Wisconsin Group Health Insurance Program (GHIP) 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 different plan types, including health maintenance organizations (HMOs, which have a specific provider network), preferred provider organization plans (PPOs, which have a specific provider network but also have a higher-cost out-of-network option), and a high deductible option, referred to as a High Deductible Health Plan (HDHP). Each health plan also has a Medicare option.

**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. Both plans offer Uniform Benefits and 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 health plans provided by 10 health carriers that have service areas throughout the state. All plans offer the same medical benefits, called Uniform Benefits. The IYC Access Health Plan has the broadest provider network and offers out-of-network benefits with lower out-of-pocket costs than other PPOs.
- Local government employers choose from a variety of plan designs 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 IYC Medicare Plus on their Medicare-effective date. Retirees enrolled in Medicare may also choose a Medicare Advantage plan offered by UnitedHealthcare. 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.
Total GHIP enrollees as of January 2020:
- State employee health benefit plans:
  - 166,604 active employees and their dependents
  - 40,450 retirees and their dependents
- Wisconsin public (local government) employers that have elected to participate:
  - 28,933 active employees and their dependents
  - 2,830 retirees and their dependents

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 2020 employee share of premium contributions for most employees is based on the level of benefits they choose. The chart below shows the 2020 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>UW Graduate Assistant Premium Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Does not include UW graduate assistants or short-term academic staff only</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><strong>IYC Health Plans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$93.00</td>
<td>$231.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$89.00</td>
<td>$222.00</td>
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<tr>
<td><strong>IYC HDHP</strong></td>
<td></td>
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<tr>
<td>With Dental</td>
<td>$35.00</td>
<td>$87.00</td>
</tr>
<tr>
<td>Without Dental</td>
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<td>$78.00</td>
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<tr>
<td><strong>IYC Access</strong></td>
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<tr>
<td>With Dental</td>
<td>$273.00</td>
<td>$679.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$269.00</td>
<td>$670.00</td>
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<tr>
<td><strong>IYC Access HDHP</strong></td>
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<td></td>
</tr>
<tr>
<td>With Dental</td>
<td>$215.00</td>
<td>$535.00</td>
</tr>
<tr>
<td>Without Dental</td>
<td>$211.00</td>
<td>$526.00</td>
</tr>
</tbody>
</table>
ETF complies with applicable Federal civil rights laws and does not discriminate on the basis 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 (large print, audio, accessible electronic formats and others). 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 at 1-877-533-5020; TTY: 711. 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:

ETF Office of Policy, Privacy & Compliance
P.O. Box 7931
Madison, WI 53707-7931
1-877-533-5020; TTY: 711
Fax: 608-267-4549
Email: ETFSMBPrivacyOfficer@etf.wi.gov

The Wisconsin Department of Employee Trust Funds is a state agency that administers the Wisconsin Retirement System pension, health insurance and other benefits offered to eligible government employees, former employees and retirees.

If you need help filing a grievance, ETF’s Office of Policy, Privacy & Compliance is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at crportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019; 1-800-537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html.


Russian — ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп): 711.


Laotian/Lao —– ໂປດຊາບ: ຫ琅ວ່າ ໂທຣມາກ ຊ່ຽງການ, ແກ່ສະໝໍສາ ການເຊັນລາວໂພຣການ. ໃຊ້ພາສາໄທໆ ເມືອງເຊັນລາວ 1-877-533-5020 (TTY): 711.


Hindi — ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY): 711 पर कॉल करें।
