The Local Annuitant Health Program (LAHP) is a program that provides group health insurance for retirees whose group health insurance with their former employer does not meet their needs or is not permanently available after retirement. These retirees must have retired from a local public employer who currently participates in the Wisconsin Retirement System.

Who is Eligible?
You are eligible if you retired from local government employer, and:

- you apply within 60 days of retirement (termination of employment) or when first eligible for and enrolled in Medicare,
- your previous local government employer participates in the WRS but not in the Wisconsin Public Employers Group Health Insurance Program (WPE GHIP), and
- you choose to receive a monthly or lump sum WRS annuity, and

In the event of your death, your insured surviving spouse and dependents are eligible for LAHP if:
- they are insured under your retiree contract with LAHP, or
- they are insured by you as an active local government employee not insured under the WPE GHIP.

Note: Individuals who are receiving only a § 40.65 duty disability or LTDI benefit are not eligible to apply.

When Should I Apply for LAHP Insurance?
You and your dependents may enroll if ETF receives both your insurance and annuity applications within 60 days after the date you terminate employment from a local government agency. Both applications can be submitted up to 90 days before you terminate employment, but your insurance application cannot be accepted before ETF receives your annuity application.

You can also enroll when you or your dependent:
- turn age 65, and/or
- are first eligible for and enroll in Medicare Parts A and/or B.

You may apply for coverage as early as three months prior to the month you enroll in Medicare Part B, and up to six months after the month in which you enroll in Medicare Part B.

What Insurance Coverage is Available?
If eligible, you can enroll yourself and your dependents in the health plans offered through the WPE GHIP. Dental is available with this program.

Find details on health plans available in your area in the It's Your Choice Decision Guide for Local Annuitant Health Program (20ET-2156).

Members with Medicare
If you have Medicare, you can choose from one of the three plan design options below. All offer a $0 annual medical deductible. All plans include prescription drug coverage by Navitus.

- IYC Medicare Advantage
  - Nationwide coverage
  - Administered by UnitedHealthcare
- IYC Medicare Plus
  - Worldwide coverage
  - Administered by WEA Trust
- Health Plan Medicare
  - Local, county-based coverage
  - Choose from a variety of health plans, depending on where they need coverage
**Members without Medicare**
If you do not have Medicare, you can choose from a variety of local, county-based health plans, depending on where you need coverage. All plans include prescription drug coverage by Navitus.

- **Local Health Plans**
  - Local, county-based coverage
  - All health plans offer *out-of-network emergency or urgent services*

- **Local Access Plan PPO**
  - Nationwide coverage
  - Administered by WEA Trust

**When Should I Cancel my Current Insurance?**
Do not cancel your current insurance until you have been notified in writing of your acceptance into this program and the effective date of coverage.

**Where can I Find More Information?**
Before choosing to enroll, it would be a good idea to read the *It's Your Choice 2020 Decision Guide for Local Annuitant Health Program* (20ET-2156), available online or from ETF. To learn more about eligibility and enrollment, review the guide’s frequently asked questions section.

If you decide to apply for LAHP, please complete the *Health Insurance Application/Change for Retirees & COBRA Continuants* (ET-2331) form and return to ETF. Print the application from etf.wi.gov or request a copy from ETF.

If you have questions, contact ETF at 1-877-533-5020.
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 Office of Policy, Privacy & Compliance, which 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: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF’s Compliance Office 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: ທ້ອງນວນ: ຄູ້ໜາໃໝ່ເຫຼື່ອພາສາວຽງຈັນ, ທ່ອງນວມກູພິບໍ່ພູພິບໍ່ທັງການ, ທ່ອງນວມກູພິບໍ່ພູພິບໍ່ທັງການ. ເອົາເບີໂທວຽງຈັນໂພດມີຊ່ວຍໄຊການ. ແທນ່າຊ່ວຍໄຊ 1-877-533-5020 (TTY: 711).


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