



# Employer *Bulletin*

Employer Communication Center (608) 264-7900 Toll free: 1-888-681-3952 <http://etf.wi.gov>

## Health Insurance It's Your Choice Information

### It's Your Choice Open Enrollment Period is October 8 - November 2, 2012

The It's Your Choice Open Enrollment period allows uninsured but eligible employees to enroll for coverage effective the following January 1. (Currently, uninsured local annuitants are not eligible to enroll for coverage during the It's Your Choice Open Enrollment period.) In addition, this is an opportunity for currently-insured subscribers (active employees, annuitants and former employees who have continued their coverage) to change health plans, enroll or disenroll adult children or domestic partners and their children from family coverage, change from single to family coverage, change from family to single coverage, or cancel coverage.

We encourage **employees and annuitants** to electronically submit their It's Your Choice enrollment changes via the myETF Benefits Online Health Insurance Enrollment System at <http://myETF.wi.gov/ONM.html>. Enrolling in a health insurance plan is a quick and easy process through this dedicated and secure website. Step-by-step information on how to submit an e-application appears in the *It's Your Choice: Decision Guide* under the 'myETF Benefits System Instruction' section on pages 76 and 77. However, if employees prefer, they may submit a paper application to their employer. You or your staff are responsible for keying changes by using the myETF Benefits application found on the Online Network for Employers (ONE) website.

Many employers are opting to distribute the 2013 *It's Your Choice* booklets via e-mail link to employees this year. All employees will receive two booklets – a *Decision Guide* and a *Reference Guide*. The *Decision Guide* provides members with the key information they need to make a health plan decision. The *Reference Guide* contains detailed, technical information such as the Uniform Benefits certificate of coverage and required state and federal notifications.

We have included a sample e-mail that you can use for distribution in this *Employer Bulletin*. If you are distributing paper copies of the *It's Your Choice* booklets, they will be supplied to you the next couple of weeks. The booklets and addendums will also be available on the Department of Employee Trust Funds' (ETF) website at <http://etf.wi.gov> that same week to coincide with notification e-mails to employees (sample attached). The booklets on ETF's internet site will include periodic updates if errors are found. Additional information about the Wisconsin Public Employers (WPE) Group Health Insurance Program and other ETF-administered insurance programs is also available on this site.

Employers enrolled in one of the health insurance program options listed immediately below will receive a separate addendum that must be provided to employees along with the *It's Your Choice* booklets:

PO4: Deductible Uniform Benefits Option paired with a Standard PPO (ET-2158)

**Note:** If you are currently participating in either Program Option 3 or 5, these program options are being eliminated. Members in Program Option 3 are being transferred to Program Option 2 and members in Program Option 5 are being transferred to Program Option 4. Refer to *Employer Bulletin* Vol. 29, Local D, dated July 16, 2013 for details.

**Note:** Reference the rate sheets linked to this bulletin. The health insurance program options are:

- PO2 - Traditional/Full Pay Uniform Benefits Option paired with a Standard PPO (ET-2128d)
- PO4 - Deductible Uniform Benefits Option paired with a Standard PPO (ET-2158)
- PO6 - Coinsurance Uniform Benefits Option paired with a Standard PPO (ET-2168)

### It's Your Choice Kick-Off Meeting Reminder

Come to the annual It's Your Choice kick-off meeting.

Date and Time: Wednesday, September 26, 2012  
9:00 a.m. - 11:30 a.m. (Registration starts at 8:30 a.m.)

Location: Mendota Mental Health Institute  
Conference Center Building  
301 Troy Drive  
Madison, Wisconsin

For a map and directions, please refer to *Employer Bulletin* Vol. 29, State B, dated April 27, 2012. Pre-registration is not required. Coffee, other beverages and pastries will be available for purchase. The It's Your Choice kick-off meeting provides an opportunity to receive information from health plans, pharmacy benefit manager (PBM) representatives, and ETF employees regarding health insurance program changes set to take place effective January 1, 2013.

### Important Plan and Program Changes

Types of Changes	Health Plan Name	Change
Premium rates	All Plans	ETF's efforts to slow the rate of premium increases for employees and employers in negotiating with health plans has once again resulted in premium increases that are significantly below industry trends. Our goal is unchanged: Contain costs without sacrificing quality. Make sure you check the contribution schedule and premium rate tables to see how this affects you on pages 16 through 19.
Coverage for Specialty Prescription Drugs	All Plans	Specialty drugs from <i>Diplomat Specialty Pharmacy</i> for specialty medications are payable at: <ul style="list-style-type: none"> <li>• \$15 for formulary drugs to a separate \$1,000 individual/ \$2,000 family out-of-pocket limit.</li> <li>• \$50 for non-formulary specialty drugs with no out-of-pocket limit.</li> </ul> Specialty drugs from another network pharmacy are payable at: <ul style="list-style-type: none"> <li>• \$50 for formulary drugs to a separate \$1,000 individual/ \$2,000 family out-of-pocket limit.</li> <li>• \$50 for non-formulary specialty drugs with no out-of-pocket limit.</li> </ul> See the <i>Uniform Benefits Schedule of Benefits</i> in the <i>It's Your Choice: Reference Guide</i> or contact Navitus Health Solutions for more information.
Health Risk Assessments (HRAs) and Biometric Screenings	All Plans	HRAs are a great tool to help you understand and potentially improve your health. Every health plan will have one available, including biometric screenings. All plans offer incentives for completing them. Contact your plan for more information.

Types of Changes	Health Plan Name	Change
New Prior Authorization Requirements	All Plans	Prior authorization will be required for high-tech radiology (for example: MRI, PET and CT scans) and low back surgeries. Contact your health plan for more information.
Primary Care Physician (PCP) Selection	All Plans	We strongly recommend selecting a primary care physician (PCP) or clinic for yourself and your covered dependents if you submit an application. This doctor would coordinate your care with specialists.
New Changes Resulting from Federal Law	All Plans	<ul style="list-style-type: none"> <li>The federal list of preventive services that are allowed at 100% have been updated. See <a href="http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html">http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html</a>.</li> <li>Federally required <i>Summaries of Benefits and Coverage</i> (SBCs) and the <i>Uniform Glossary</i> are available at: <a href="http://etf.wi.gov/members/health-plan-summaries.htm">http://etf.wi.gov/members/health-plan-summaries.htm</a>. If you need printed copies sent to you, please call the Department of Employee Trust Funds (ETF) at 1-877-533-5020 to let us know.</li> </ul>
New health plan	WPS Metro Choice Northwest (carrier suffix 88)	Offered in 11 counties in northwest Wisconsin including Barron, Burnett, Chippewa, Dunn, Eau Claire, Pierce, Polk, Rusk, Sawyer, St. Croix and Washburn.
Health Plan Name and/or Provider Network Changes	For examples, see below:	Health plans listed below have made significant changes by adding or terminating contracts with provider groups in two or more counties. Other plans have also made changes, refer to the map on page 21, <i>It's Your Choice: 2013 Decision Guide</i> , and call the health plan for more details.
	Anthem Blue Northeast	Added providers in Door, Green Lake, Marinette, Oconto, Waupaca and Waushara counties.
	Anthem Blue Northwest	Added providers in Ashland, Douglas, Polk, St. Croix and Washburn counties.
	Humana Eastern	Added providers in Calumet, Door and Oconto counties.
	Physicians Plus	Primary care providers located at UW Health East, West, University Station and Oakwood clinics will no longer be available. Specialty providers at these locations will require approved prior authorization. Providers at three new clinics, Meriter-Fitchburg, Stoughton and Dermatology, are now available. UW Hospital is no longer in-network, but out-of-network referrals may be available if prior approved by the health plan.
	Security Health Plan	Will no longer offer providers in Green Lake and Vernon counties and is no longer qualified in Juneau county.
	WEA Trust PPO East (Formerly WEA Trust PPO)	Expanding into Adams, Juneau, Langlade, Lincoln, Menominee and Taylor counties.
	WPS Metro Choice Southeast (Formerly WPS Metro Choice)	Expanding into Dodge and Jefferson counties.

Types of Changes	Health Plan Name	Change
Health Plan Tier Changes	<ul style="list-style-type: none"> <li>• Anthem Blue (Northeast, Northwest and Southeast)</li> <li>• Humana Eastern</li> <li>• Security Health Plan</li> <li>• WPS Metro Choice Southeast</li> </ul>	Changing to Premium Tier 3. (Groups who use the 105% formula are not affected by Tier changes.)
Benefit Change	Standard Plan	<p>Changed to a Preferred Provider Organization (PPO) plan where you will incur additional out-of-pocket costs if you see a non-PPO provider. See the <i>Comparison of Benefit Options</i> and the health plan description page in the <i>It's Your Choice: Decision Guide</i> for more information. Some benefits have been changed to modernize the plan. Overall, these changes do not materially alter the benefit value of the plan. Detailed information will be mailed to existing subscribers prior to the It's Your Choice Open Enrollment period and is available from WPS, the plan administrator.</p> <p>Annuitants and their dependents who are eligible for Medicare will no longer be enrolled in the Standard Plan, instead, they will be automatically enrolled in Medicare Plus, a Medicare supplement plan.</p>
Benefit Change for retirees who choose Standard Plan	Medicare Plus	<p>Medicare Plus is the name for Standard Plan benefits for annuitants and their dependents* who are eligible for Medicare. This plan is a Medicare supplement that also allows for coverage during foreign travel. See the <i>Comparison of Benefits</i> starting on Page 22 of the <i>It's Your Choice: Decision Guide</i> for more information. In addition, information will be mailed to existing subscribers prior to It's Your Choice Open Enrollment period and is available from WPS, the plan administrator.</p> <p><b>*Note:</b> These members must enroll for Medicare when first eligible or you may be liable for some portion of your claims. See the Medicare Information section of the <i>It's Your Choice: Reference Guide Frequently Asked Questions</i> for details.</p>
Benefit Change	State Maintenance Plan (SMP)	SMP has been redesigned to offer Uniform Benefits. The Uniform Benefits section of the <i>It's Your Choice: Reference Guide</i> will serve as the plan's certificate of coverage. No dental coverage is included.
Changes to Dental Coverage	Network Health Plan	Increasing the age limit for sealants to 18. Decreasing the allowable frequency of X-rays to: bitewings once a year and full mouth once every five years.

Types of Changes	Health Plan Name	Change
Other Information about ETF's Internet site	All Plans	<p>The <i>It's Your Choice: Decision Guide and Reference Guide</i> are available at <a href="http://etf.wi.gov">http://etf.wi.gov</a>. Any known printing discrepancies will be clarified on this site. Other information is available about insurance programs, including the complete Report Card on health plans.</p> <p>Sign up for ETF E-Mail Updates for the most current information at <a href="http://etf.wi.gov">http://etf.wi.gov</a>.</p>
Online help	All Plans	<p>Are you unsure where to start with the <i>It's Your Choice: Decision and Reference</i> guides? ETF has an online tutorial to provide information on changes and services we offer. Find it on <a href="http://etf.wi.gov">http://etf.wi.gov</a> under the Group Health Insurance menu.</p>

## Employer Contributions Under the 88% Formula

Per 2011 Wisconsin Act 10, participating employers are required to pay no more than 88% of the average premium cost of a Tier 1 health plan unless: a collective bargaining agreement was in place before June 28, 2011 that provides otherwise; or an employee is a member of an exempted class. The Group Insurance Board has further established by rule that the 88% limitation on employer premiums applies to the average premium cost of a Tier 1 health plan offered in the service area of the employer, i.e., the county. The previous 105% of the low-cost qualified health plan contribution method still applies but only for those employees who are specifically exempt from the 88% contribution method.

1. The 88% calculation method provides the maximum premium contribution that a local employer may pay for non-exempt employees. The employer can pay less down to the minimum limit. The minimum employer premium contribution for all local employees cannot be less than 50% of the average Tier 1 qualified health plan within the service area of the employer (this may be reduced to a minimum of 25% for employees who work less than half-time) as provided in rules established by the Group Insurance Board. Once determined by the employer, this dollar amount remains unchanged regardless of the health plan chosen by the employee.

The 88% rate tables ETF provides indicate the maximum employer share. If a health plan's premium is equal to or less than the employer's share, the employer pays the entire premium, and, therefore the employee's share would be \$0. In some cases, an employer may wish to make employees pay some amount toward their health insurance coverage. This is permissible as long as the employer share does not exceed 88% of the average premium cost of the qualified Tier 1 health plans within the county. Also, remember that if an employer adjusts the employer contribution downward to require employees who select low-cost plans to pay some amount, the employer must apply the same adjusted contribution rate equally to all employees regardless of the plan they select.

2. All employees of participating local employers are subject to the 88% maximum contribution method except:
  - Represented employees who are subject to a collective bargaining agreement that was in place before June 28, 2011.
  - Non-represented managerial law enforcement or managerial fire-fighting employees initially hired by a local employer before July 1, 2011. These employees are paid at the same percentage as represented law enforcement or fire-fighting personnel hired before July 1, 2011.
  - Represented law enforcement or fire-fighting employees initially hired before July 1, 2011

and who on or after July 1, 2011 became a non-represented law enforcement or fire-fighting managerial employee. These employees are paid at the same percentage as represented law enforcement or fire-fighting personnel hired before July 1, 2011.

In these cases, the 105% of the low-cost qualified health plan contribution method still applies. This method allows the employer to contribute toward the premium for any eligible employee an amount between 50% and 105% of the least costly qualified health insurance plan within the county of the employer (but not to exceed the total premium for the selected plan). The same employer contribution percentage must apply to all employees within the same group. This dollar amount remains unchanged regardless of the plan chosen by the employee. However, the employer contribution may be reduced to a minimum of 25% for employees who work less than half-time.

**Note:** The State Maintenance Plan (SMP) will be designated as the low-cost qualified health plan in those counties where other plans do not meet the minimum provider qualification requirements. In those counties, the 88% formula is based on SMP rates.

## Premium Contribution Under the Tiered Formula

The Group Insurance Board has approved the 2013 tiering of health plans based upon their risk-adjusted efficiency and has determined that:

- > Tier 1 plans include all health plans except for those listed below.
- > Tier 2 plan-No plans fall into Tier 2.
- > Tier 3 plan-
  - Anthem Blue (Northeast, Northwest and Southeast)
  - Humana Eastern
  - Security Health Plan
  - WPS Metro Choice Southeast

Please contact us if interested in learning more about this innovative approach to holding down health care expenses by creating incentives for health plans to reduce their costs and encouraging employees to use more efficient health plans.

## Important Issues for Subscribers

During this year's It's Your Choice Open Enrollment period, employees and annuitants with family plans may choose whether (or not) to cover their domestic partner and their domestic partner's child(ren), and adult dependents. This opportunity allows employees to avoid imputed income for their domestic partner and domestic partner's children. Other dependents must retain coverage.

Remember: Employees also have an opportunity to elect or change coverage if they have a qualifying event. See Frequently Asked Question 9 in the *It's Your Choice: Reference Guide*.

## General It's Your Choice Information

Employees wishing to stay with their current health plans should do the following:

- Verify that their current health plan will be available in their area for 2013.
- Verify that selected physicians, clinics, and/or hospitals will still be available under their health plan in 2013.
- Review changes in plans by reading the "Important Changes for 2013" section, as well as the individual health plan descriptions, found in the *It's Your Choice: 2013 Decision Guide* booklet.
- Call the health plan directly with specific benefit or provider questions.

To change health plans or coverage levels, employees must submit completed electronic or paper health insurance applications to their employers **no later than 4:30 p.m. on Friday, November 2, 2012.**

Employees and eligible former employees who have continued their health insurance may select any health plan (e.g., HMO, WEA Trust PPOs, WPS Metro Choice or SMP) regardless of their county of residence, but should consider whether the providers are within a reasonable distance for medical care. The *It's Your Choice: 2013 Decision Guide* identifies geographic areas covered by each health plan.

ETF mails *It's Your Choice* booklets, complete with applications and addendums, directly to retirees and former employees who have continued their health insurance coverage. Employees who wish to change health plans and who will retire effective January 1, 2013 or later, must complete their *It's Your Choice* applications as active employees. Changes in annuitant coverage are handled by ETF when the employee applies for retirement benefits.

### ***It's Your Choice* Booklet Distribution**

*It's Your Choice* booklets must be distributed in a timely manner to all employees, including:

- **Employees who have indicated they do not wish to make a change during *It's Your Choice* Open Enrollment period.** Remind these employees that they remain responsible for understanding the information contained in the *It's Your Choice* booklets and that the *It's Your Choice: Reference Guide* contains their certificate of coverage if enrolled in an HMO, WEA Trust PPOs or WPS Metro Choice.
- **Insured employees on temporary layoff or leave of absence and those on permanent layoff paying premiums via sick leave through the employer.** Employees who allowed health insurance coverage to lapse while on a leave of absence or a temporary layoff that encompassed the entire *It's Your Choice* enrollment period should be advised they are eligible to make an *It's Your Choice* election within 30 days of returning from the leave or layoff.

Please remind your employees to keep the 2013 *It's Your Choice: Reference Guide* for future use, because ETF may only publish it when there are major changes.

### **Electronic Distribution of the *It's Your Choice* Booklet**

Employers distributing the *It's Your Choice* booklets electronically must incorporate the following as part of their electronic distribution procedures:

- Develop a list of all eligible employees and use that list to match against their file of employee e-mail addresses.
- Verify the list and then send the employee an e-mail with the links to the booklets. Employers should send the e-mail with a "return receipt". This will establish a record of when the employee opened the e-mail.
- Due to federal regulations, employers must retain the list of employees who received an electronic copy of the booklets. For each employee who receives an e-mail message, the employer should receive a "reject" notice if the e-mail address is no longer into existence.

**Note:** Give new employees paper copies of the booklets. In addition, employees who do not have access to a computer and employees who receive the electronic distribution but request a paper copy must be given one.

***Here is a sample e-mail:***

### **IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2013**

**The annual *It's Your Choice* Open Enrollment period is October 8 - November 2, 2012**

During the *It's Your Choice* Open Enrollment period eligible employees may elect to:

- Enroll for coverage if currently uninsured.
- Change health plans.
- Change from single to family or family to single coverage without restrictions.
- Enroll or disenroll adult dependents (spouses or child(ren) of married adult dependents are not eligible to be covered) or domestic partner and domestic partner's child(ren) from your family policy for the following year.

Any enrollment for coverage or changes to coverage you request becomes effective on January 1, 2013.

This fall the *It's Your Choice* booklets are being distributed to employees electronically. Simply click on <http://etf.wi.gov/publications/IYC-2013/et-2128d.pdf> and <http://etf.wi.gov/publications/IYC-2013/et-2128r.pdf> to review the various sections. If you wish to review or obtain a paper copy of the booklets, please contact your benefits office. The health plans do not have supplies of the booklets.

All employees will receive two booklets: a *Decision Guide* and a *Reference Guide*. The *Decision Guide* provides key information that will help you make a health plan decision, and the *Reference Guide* contains detailed, technical information as the Uniform Benefits certificate of coverage and required state and federal notifications. Check out ETF's online tutorial providing more information on how to use these booklets at <http://etf.wi.gov>.

The booklets contain important and useful information. We do not suggest printing the entire booklet, but you should retain the URL for reference throughout the year. Be sure to review the *Decision Guide* and pay particular attention to:

- The Important Changes section contains a list of any health plans new to the program and those that have significant network changes in 2013, as well as significant changes that affect coverage.
- (Add if using the tiered formula for determining employee premium contribution) The 2013 Health Plans by Tier appears on page 19 to help you determine if your selected health plan is in the same Tier as it was in 2012. A change in the Tier will increase or decrease your monthly health insurance contribution.
- A chart comparing all health plans offering Uniform Benefits on the basis of quality, wellness and disease management, online services, demographics and dental benefits appears on pages 22 through 25.
- Check your selected plan's Plan Description starting on page 31 to see whether there is any change in basic dental coverage. Plans may add, change or drop dental coverage at their discretion.
- Page 76 of the Decision Guide provides step-by-step information about how to electronically submit your application through the quick and easy process at <http://myETF.wi.gov/ONM.html>.
- A glossary of commonly used terms appears in the back of the *It's Your Choice: 2013 Decision Guide*.
- State and federal notifications appear in the *It's Your Choice: Reference Guide*.

All HMOs and the PPOs (WEA Trust PPOs and WPS Metro Choice) provide a uniform set of benefits which is explained in the *It's Your Choice: Reference Guide* booklet, including the benefits and exclusions. This does not apply to the Standard Plan.

If you wish to change plans, begin coverage, enroll/disenroll your adult child or domestic partner and domestic partner's children, change to family coverage, change to single coverage, or cancel coverage:

1. Electronically file your application via <http://myETF.wi.gov/ONM.html> **[OR]** complete a paper *Group Health Insurance Application/Change Form* (ET-2301)

2. Submit your electronic request, or your completed paper application to your benefits office, no later than 4:30 p.m. on November 2, 2012.

No action is necessary if you do not want to change plans or change coverage.

## Deferred Compensation Program

We also encourage you to use this communication as an opportunity to alert employees to the Wisconsin Deferred Compensation (WDC) Program. Please consider including this brief message with the It's Your Choice e-mail:

Have you given much thought to your retirement? Do you know where you will receive income from after you retire? By participating in the WDC, an optional supplemental retirement savings program, you have access to investments, tools and resources that can help you plan and save for a financially secure retirement. To learn more, contact the WDC toll free at (877) 457-9327 or visit the WDC web site at [www.wdc457.org](http://www.wdc457.org).

## Other Information

The *Group Health Insurance Application/Change Form* (ET-2301) can be found in the back of the *It's Your Choice: Decision Guide* booklet. Applications can also be downloaded from ETF's Internet site at <http://etf.wi.gov/publications/et2301.pdf> or you may order applications by completing the Online Forms Order page found under the 'Employers' menu on our Internet site at <http://etf.wi.gov>.

Employees must contact health plans directly to request the most up-to-date information regarding service areas and/or provider availability related to It's Your Choice.

**Note:** When contacting a health plan or Navitus, employees must identify themselves as a Wisconsin Public Employers (WPE) Group Health Insurance Program subscriber in order to receive information pertinent to the WPE Group Health Insurance Program administered by ETF.

Health plans often report they are unable to contact current subscribers due to incorrect addresses on file. Please remind employees who participate in the WPE Group Health Insurance Program they are responsible for providing address changes and revisions of other relevant information to you via a myETF Benefits update or the *Group Health Insurance Application/Change Form* (ET-2301). Employers are responsible for keying changes submitted on paper by using the myETF Benefits system found on the Online Network for Employers (ONE) Internet site. Once mailing addresses are updated, employees will receive provider information in a timely fashion, including information for the annual disabled dependent verification process, which enables dependents who remain eligible in 2013 to continue their current health insurance.

## Employers' Application Processing Instructions for It's Your Choice 2013

During the It's Your Choice Open Enrollment period, employers have three options available to them regarding how to handle any It's Your Choice requests from their employees.

- Employers can require employees to use the Online Network for Members (ONM) site to file their requests through the myETF Benefits system at: <https://myetf.wi.gov/etf/internet/member/onm.html>. Employees must submit their electronic requests no later than November 2, 2012. ETF strongly encourages employers to direct employees to use the myETF Benefits system.
- Employers can require their employees to file their requests by completing a *Health Insurance Application/Change Form* (ET-2301). The application must be received by the employer no later than the end of the business day on November 2, 2012. If an employer elects to require a paper application, the employer is responsible for entering that application into the myETF Benefits system on behalf of their employee on the ONE site. The application is not to be mailed or

faxed to ETF for processing and keying. The deadline for employers to enter It's Your Choice applications into the myETF Benefits system is November 30, 2012.

If the employee submits a paper application to his/her employer, ETF does not require that a copy of the application be submitted to ETF. Employers are not to make entries on behalf of their employee without an application as documentation of the employee's request. The employer is to maintain a copy of the paper application in the employee's file.

- Either accept an electronic request from an employee or a paper *Health Insurance Application/Change Form*. Again, this is at the employer's discretion to determine what will be acceptable.

If employers are going to accept a *Health Insurance Application/Change Form* (ET-2301), the following steps in processing the application are required.

1. Verify that the employee has completed the application in its entirety, including signing and agreeing to the Terms and Conditions. Employees are encouraged, but not required, to list a physician/clinic name for each insured family member. If the information is not completed and the health plan requires it, the health plan will contact the subscriber directly. The employer is not responsible for obtaining the physician/clinic information.
2. Complete the following boxes in the Employer Section of the *Health Insurance Application/Change Form* (ET-2301):
  - Employer Identification Number (EIN)
  - Name of Employer
  - Enrollment Type 40 for It's Your Choice
  - Employee Type
  - Coverage Type
  - Carrier Name or Suffix
  - Date Received by Employer
  - Prospective Date of Coverage of January 1, 2013
  - Payroll Representative Signature and telephone number
3. Make one copy of the application for the employee after completing the Employer Section of the *Health Insurance Application/Change Form*. Do not send a copy of the application to ETF or the health plan.
4. All *Health Insurance Application/Change Forms* received by the employer on or prior to November 2, 2012, must be keyed into the myETF Benefits system by November 30, 2012. This deadline must be met by the employer to ensure health plans and Navitus receive the contract information timely so employees receive their health plan information and identification cards prior to January 1, 2013.

As employees or employers key It's Your Choice requests to change health plan or coverage levels in the myETF Benefits system to be effective January 1, 2013, the system will automatically terminate the current active contract effective December 31, 2012. Employers or employees will not be required to key terminations in the myETF Benefits system for the employee's change in health plan or coverage levels. In addition, physician information should be updated when keying a health plan change or adding dependents.

## **Procedures for Withdrawing/Rescinding It's Your Choice Elections**

Entry into myETF Benefits of an employee's request to withdraw or rescind an It's Your Choice election must be completed by ETF. Employees may rescind 2013 It's Your Choice elections by notifying their employers in writing prior to December 31, 2012. When you receive a request to rescind, make two copies of the It's Your Choice application submitted by the employee to select a change and write "Rescind" across each copy. Forward one copy of the application along with a copy of the employee's written request to rescind to ETF. Retain a copy for your employee's records.

ETF will update myETF Benefits to delete the It's Your Choice request and reinstate the employee's original coverage.

If an employee submitted their It's Your Choice request through the myETF Benefits system and now wants to rescind their request, the employee must submit a written request to their employer by December 31, 2012. Employers are to make a copy of that written request and forward it to ETF while retaining a copy for your employee's records. ETF will update myETF Benefits to delete the It's Your Choice request and reinstate the employee's original coverage.

## Additional It's Your Choice Instructions and Information

Specific It's Your Choice instructions are found in Chapter 4 of your *Local Health Insurance Employer Administration Manual* (ET-1144).

- Refer to subchapter 401 (D) if you have an employee initially eligible for coverage in November or December 2012.
- Refer to subchapter 401 (E) for instructions on completing the *Continuation – Conversion Notice* (ET-2311) if you have an employee who terminates employment in November or December 2012 after filing an It's Your Choice election.
- Refer to subchapters 404 and 405 for information on the process to follow if you receive a late It's Your Choice application, an application received after November 2, 2012. ETF reviews all late It's Your Choice requests. Please note that documents for late It's Your Choice applications can be faxed to (608) 266-5801, attention Insurance Administration Bureau.

Contact the Employer Communication Center toll free at (888) 681-3952, option 1 or locally at (608) 264-7900 option 1 with questions.

## Contacting the Health Plans

The updated *Health Plan Contact List* (ET-1728) is **meant for employers** to use when contacting the health plans for assistance with membership, supplies, etc. It is available on ETF's Internet site under the Employers tab. Go to <http://etf.wi.gov/publications/employer.htm> and scroll down to the Health Insurance section. The contact list is titled "2012 Health Plan Contacts" and includes e-mail addresses and fax numbers when available.

Note that employees who need assistance should contact the health plan directly, using the information on the inside back cover of the *It's Your Choice: Decision Guide* booklet. These are customer service lines and are fully staffed to handle a large number of phone calls.

## Informational Links:

- Plan Premium Rate Sheets: <http://etf.wi.gov/publications/IYC-2013/2013local-rates.htm>
- Map: <http://etf.wi.gov/publications/IYC-2013/map-wpe-health-plan.pdf>