



# Employer *Bulletin*

Employer Communication Center (608) 266-3285 Toll free: 1-877-533-5020 <http://etf.wi.gov>

## Health Insurance It's Your Choice Information

### It's Your Choice Open Enrollment Period is October 7 - November 1, 2013

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 5 through 8. Please see the Employer's Application Processing Instructions for It's Your Choice 2014 later in this bulletin.

Many employers are opting to distribute the 2014 It's Your Choice guides via e-mail link to employees this year. All employees will receive two guides – 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 including the new Marketplace Notice required by the Patient Protection and Affordable Care Act. **This Marketplace Notice needs to be provided to your employees before October 1, 2013.**

The It's Your Choice materials, including the guides, will be available online on Friday, September 27, 2013 at <http://etf.wi.gov/members/benefits-local-health2014.htm>. This link will not work before then.

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 guides, they will be supplied to you the week of September 23. The guides 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 guides on ETF's Internet site will include periodic updates if errors or needed additions are identified. 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 guides. Reference the rate sheets linked on the next page:

[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 YourChoice Kick-Off Meeting

This year ETF will stream via Mediasite a live webinar of the annual It's Your Choice kick-off meeting from Mendota Mental Health Institute. This will provide employers the opportunity to either attend the kick-off meeting in person or by this live webinar. Employers who decide to attend via the live webinar will have an opportunity to interact by asking questions through an Internet connection. There will be more information provided to employers through an upcoming ETF E-mail Update regarding how to attend the kick-off meeting via the live Webinar.

This year's annual It's Your Choice kick-off meeting will be held:

Date and Time: Thursday, September 26, 2013  
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. 30, Local A](#), dated April 1, 2013. 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 effective January 1, 2014.

## Important Plan and Program Changes

To view this year's changes, go to the [Important Changes](#) link. When the guides are available, also note the revised inside front cover. We hope this will help employees more effectively use the Decision Guide.

**United Health Care is combining their Northeast and Southeast networks into one.** We will be using carrier code 94. Carrier code 83 will be closed out and all members will be moved to 94. No applications are needed. This change will appear on the January invoice.

**WEA Trust PPO-Northwest (WEA NW)** is dividing into two networks—Mayo or Chippewa Valley, while maintaining one carrier code. This change will not affect the monthly premium invoice. All family members will be assigned to the network selected by the subscriber.

- WEA NW will contact **existing subscribers** and assist them in selecting the network for their contract.
- **New enrollees** need to select one of the two networks. If an employee provides a paper application that does not designate the network, the employer will not be required to follow up with the employee. Employers will have a network dropdown choice of 'employee did not designate provider in myETF Benefits (MEBS). WEA will reach out to employees who do not designate a network.

**Anthem Blue Northwest is no longer available.** Subscribers must take action to change plans during It's Your Choice. Please reach out to your affected employees to draw this to their attention.

## Wellness Benefits

In a continued commitment to wellness, Wisconsin Public Employees are eligible to receive wellness benefits from their health plan. Adult members over 18 years of age may be eligible to receive \$150 cash incentives for completing an online Health Risk Assessment (HRA) and biometric screening. Both portions must be completed to receive the incentive. Biometric screenings may be completed through an annual physical with a physician form or through an on-site biometric health screening. Wisconsin Public Employers will be able to schedule on-site events through a single vendor that will be contracted to screen employees in 2014. A biometric screening includes measurements of height, weight, blood pressure, cholesterol and blood glucose. HRAs are available through each participating health plan. Additional information will be available on scheduling of events once a vendor has been selected for the upcoming calendar year.

### 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 qualified 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. For more information, go to the [How to Participate in the Group Health Insurance Program \(ET-1139\)](#), Pages 2 through 4.

### Premium Contribution Under the 'Tiered Formula'

The Group Insurance Board has approved the 2014 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 plans - No plans fall into Tier 2.
- Tier 3 plans-
  - Standard Plan
  - WPS Metro Choice Southeast

Please contact us if you are 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 to encourage employees to use more efficient health plans.

### 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 2014.
- Verify that selected physicians, clinics and/or hospitals will still be available under their health plan in 2014.
- Review changes in plans by reading the 'Important Changes' section, as well as the individual health plan descriptions, found in the *It's Your Choice 2014 Decision Guide*.
- 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 1, 2013**.

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 2014 Decision Guide* identifies geographic areas covered by each health plan.

ETF mails It's Your Choice guides complete with application forms 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, 2014 or later must complete their It's Your Choice applications as active employees. Changes in annuitant coverage will be handled by ETF when the employee applies for retirement benefits.

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

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

- 1. 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 guides, and that the It's Your Choice 2014 Reference Guide contains the certificate of coverage if enrolled in an HMO, WEA Trust PPOs or WPS Metro Choice.
- 2. Insured employees on temporary layoff or leave of absence.** 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 that they are eligible to make a It's Your Choice election within 30 days of returning from the leave or layoff.

Please remind your employees to keep the *It's Your Choice 2014 Reference Guide* for use throughout the year.

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

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

- Develop a list of all eligible employees and then 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 link to the guides. Employers should send the email 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 guides. For each employee who receives an e-mail message, the employer should receive a "reject" notice if the e-mail address is no longer in existence.

**Note:** Give new employees paper copies of the guides. 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.

Following is a sample e-mail. Note that some of the links will not work until September 27, 2013.

## IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE FOR 2014

**The annual It's Your Choice Open Enrollment period is October 7 - November 1, 2013**

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 children of married adult dependents are not eligible to be covered) or domestic partner (DP) and DP's child(ren) for the following year.

Any enrollment for coverage or changes to coverage you request becomes effective on **January 1, 2014**.

This fall the It's Your Choice guides are being distributed to employees electronically. Simply click on <http://etf.wi.gov/members/benefits-local-health2014.htm> to review the various sections. If you wish to review or obtain a paper copy of the guides, please contact your benefits office. The health plans do not have supplies of the guides.

All employees will receive two guides: 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. If you're not sure where to start, check out the inside front cover of the *Decision Guide*.

The guides contain important and useful information. We do not suggest printing the entire guide, 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 health plans that are new to the program, that have significant network changes in 2014 or significant changes that affect coverage.
- (Add if using the tiered formula for determining employee premium contribution) The 2014 Health Plans by Tier appears on Page 23 to help you determine if your selected health plan is in the same Tier as it was in 2013. 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 if the new Uniform Dental benefit is offered appears on Pages 30 through 33.
- Check your selected plan's 'Plan Description' starting on Page 34 to learn about changes. Plans may add or drop dental coverage at their discretion.
- Page 5 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 2014 Decision Guide](#).
- State and federal notifications appear in the [It's Your Choice 2014 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 2014 Reference Guide*, 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 adult 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 1, 2013**.

No action is necessary if you do not want to change plans or change coverage unless you are enrolled in Anthem Blue Northwest or WEA Trust PPO Northwest (see Important Changes section).

## Deferred Compensation Program

We also encourage you to use this communication as an opportunity to make employees aware of the Wisconsin Deferred Compensation Program (WDC). If you offer this program to your employees, 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, below-cost, 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 1-877-457-9327 or visit the [WDC website](#).

## Other Information

The *Group Health Insurance Application/Change Form* (ET-2301) appears in the back of the *It's Your Choice Decision Guide*. 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 'Employers' at <http://etf.wi.gov>.

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

**Note:** When contacting a health plan or Navitus, employees must identify themselves as a State of Wisconsin Plan/Wisconsin Public Employer Group Health Insurance Program subscriber to receive information pertinent to the 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 group health insurance program that 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) website. Once mailing addresses are updated, employees will receive provider information in a timely fashion, including information related to the annual disabled dependent verification process, which enables dependents who remain eligible in 2014 to continue their current health insurance.

## Employer's Application Processing Instructions for It's Your Choice 2014

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 <https://myetf.wi.gov/etf/internet/member/onm.html>. Employees must submit their electronic request **no later than November 1, 2013**. ETF strongly encourages that employers direct employees to use the myETF Benefits system.
- Employers can require their employees to file their requests by completing a *Group 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 1, 2013. If an employer elects to require a paper application, the employer must remember that they are 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 29, 2013.

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 [Group Health Insurance Application/Change Form \(ET-2301\)](#). Again, this is at the employer's discretion to determine what will be acceptable.

If employers are going to accept a *Group 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. The application should be returned to the employee if it is incomplete.
2. Complete the Employer section of the application in its entirety. Do not leave requested information blank.
3. Make one copy of the application for the employee after completing the Employer section. Do not send a copy of the application to ETF or the health plan.
4. All *Group Health Insurance Application/Change Forms* received by the employer on or prior to November 1, 2013, must be keyed into the myETF Benefits system by November 30, 2013. This deadline must be met by the employer to ensure health plans and Navitus receive the contract information timely so your employees receive their health plan information and identification cards prior to January 1, 2014.

## **Withdrawing/Rescinding an It's Your Choice Application**

Entry into myETF Benefits of an employee's request to withdraw or rescind an It's Your Choice application must be completed by ETF. Employees may rescind a 2014 It's Your Choice application by notifying their employers in writing prior to December 31, 2013. When you receive a request to rescind, make two copies of the It's Your Choice application initially 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, 2013. 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 employees 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 2013.
- 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 2013 after filing an It's Your Choice application.
- 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, 2013. ETF reviews all late It's Your Choice requests. Note that documents for late It's Your Choice applications can be faxed to

1-608-266-5801, attention Insurance Administration Bureau.

Contact the Employer Communication Center toll free at 1-877-533-5020 or locally at 608-266-3285 with questions or via e-mail at [etfhealthandins@etf.wi.gov](mailto:etfhealthandins@etf.wi.gov).

### **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. The contact list 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*. These are customer service lines and are fully staffed to handle a large number of phone calls.

### **Informational Link Available Now:**

[2014 Local Group Health Insurance Plans, Changes and Rates for State Employees and Retirees](#)