



Employer *Bulletin*

Employer Communication Center 608-266-3285

Toll free: 1-877-533-5020

etf.wi.gov

Health Insurance It's Your Choice Information

It's Your Choice Open Enrollment Period is October 6 - October 31, 2014

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 continuants) 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 electronic request appears in the *It's Your Choice 2015 Decision Guide* under the "myETF Benefits System Instruction" section on pages 6 through 9. Please see the Employer's Application Processing Instructions for It's Your Choice 2015 later in this bulletin.

Many employers are opting to distribute the 2015 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 Marketplace Notice required by the Patient Protection and Affordable Care Act. The It's Your Choice materials, including the guides, will be available online on Thursday, September 18, 2014 at etf.wi.gov/members/IYC2015/IYC_Local_home.html.

New this year, also available on September 18, is an interactive map linked to the plan description pages, at etf.wi.gov/members/IYC2015/IYC_Local_map.html.

The large *Frequently Asked Questions* (FAQs) section that was previously included in the *It's Your Choice Reference Guide* has been moved online for easier searchability. It has also been expanded to include the FAQs from the *It's Your Choice Decision Guide*. You can find it and other material at etf.wi.gov/members/IYC2015/IYC_Local_home.html

- Frequently Asked Questions (15ET-2128faq)
- Health Plan Report Card (15-ET-2128rc)
- Other Quality Information Resources (15-ET-2107qi)
- Glossary (ET-2128g)

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 22. The guides and addendums will also be available on [ETF's website](http://etf.wi.gov) that same

week. 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 HMO - Standard PPO Addendum \(ET-2158\)](#)

[PO6: Coinsurance HMO - Standard PPO Addendum \(ET-2168\)](#)

[PO7: High Deductible Health Plan HMO - Standard PPO Addendum \(ET-2169\)](#)

It's Your Choice Kick-Off Meeting

This year, ETF will be presenting a live webinar of the annual It's Your Choice kick-off meeting from the Alliant Energy Center. This will provide employers the opportunity to either attend the kick-off meeting in person or by live webinar. Employers who decide to attend via the live webinar will have an opportunity to interact by asking questions online during the presentation. 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 25, 2014
9:30 a.m. - 12:00 p.m. (Registration starts at 8:00 a.m.)

Location: Alliant Energy Center
1919 Alliant Energy Center Way
Madison, Wisconsin 53713

For a map and directions, please refer to [Employer Bulletin, Vol. 31, No. 7](#). Pre-registration is not required.

The It's Your Choice kick-off meeting provides an opportunity to receive information from health plan representatives, pharmacy benefit manager (PBM) representatives and ETF employees regarding health insurance program changes effective January 1, 2015. Health plan and PBM representatives, along with ETF employees, will be available for questions and information beginning at 8:00 a.m. and after the kick-off meeting.

Important Plan and Program Changes

To view this year's changes, see the [Important Changes](#). When the guides are available, we recommend you encourage employees to use the tool on the inside front cover. We hope this will help employees more effectively use the Decision Guide.

WEA Trust - Northwest (carrier code 87) is dividing into two new health plans. The current carrier code 87 will become the renamed health plan WEA Trust - Northwest Chippewa Valley and the new carrier code 90 will be the new health plan WEA Trust - Northwest Mayo Clinic Health System. Employees enrolled in the current WEA Trust - Northwest health plan (carrier code 87) who selected Mayo Clinic as their care system for 2014 will automatically be enrolled in WEA Trust - Northwest Mayo Clinic Health System, carrier code 90, effective 01/01/2015. Employees enrolled in the current WEA Trust - Northwest health plan (carrier code 87) who selected Chippewa Valley as their care system in 2014 will remain enrolled under carrier code 87, to be renamed WEA Trust - Northwest Chippewa Valley as of 01/01/2015. Employees who are currently enrolled under carrier code 87 do not need to file applications during the It's Your Choice Open Enrollment period to remain under carrier code 87 or to be enrolled under the new carrier code 90 unless they wish to

make a change to a different health plan or other changes.

WPS Metro Choice Southeast and Northwest (carrier codes 84 and 88) are no longer available. Employees enrolled under either of these health plans must take action to change plans during the It's Your Choice Open Enrollment period. Please reach out to your affected employees to draw this to their attention.

SMP is no longer available in Marquette county. Subscribers should consider if the remaining SMP network will meet their needs or if they should change health plans.

Wellness: Workplace Biometric Screenings and Taxability of Incentives

Employer groups participating in ETF's group health insurance are eligible to utilize the Department of Administration's vendor to host workplace biometric screenings. Once eligible participants complete the screening and their health plan administered Health Risk Assessment, they receive a \$150 incentive. There will be no screenings scheduled for the month of December; however, requests are already being accepted for dates in 2015.

All incentives issued by the health plan to enrolled members and their adult family members are considered a fringe benefit of employment and are subject to payroll tax. ETF will be distributing health plan incentive data to employer group in late November.

For more information on scheduling a workplace biometric screening or the taxability of incentives, including a sample e-mail for communicating the issue to employees, see [Employer Bulletin Vol. 31, Local D](#).

Premium Contribution Under the 'Tiered Formula'

The Group Insurance Board has approved the 2015 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
 - Group Health Cooperative of Eau Claire
 - Humana-Eastern
 - Humana-Western
 - Security Health Plan

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 for 2015 should do the following:

- Verify that their current health plan will be available in their area.
- Verify that selected physicians, clinics and/or hospitals will still be available under their health plan.
- Review changes in plans by reading the *Choose Wisely-Important Changes* section, as well as the individual health plan descriptions, found in the *It's Your Choice 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, October 31, 2014.**

Employees and eligible former employees who have continued their health insurance may select any health plan (e.g., HMO, WEA Trust 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 Decision Guide* and a new interactive map on ETF's website identify 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, 2015 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 the *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 2015 Reference Guide* contains the certificate of coverage if enrolled in an HMO or WEA Trust (PPOs) or SMP.
- 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 Open 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 2015 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 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 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 18, 2014.

Important Information About Your Health Insurance for 2015

The annual It's Your Choice Open Enrollment period is October 6 - October 31, 2014

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 become effective on **January 1, 2015**.

This fall, the It's Your Choice Guides are being distributed to employees electronically. Simply click on etf.wi.gov/members/IYC2015/IYC_Local_home.html 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, found [online](#) (*link will be live on September 18, 2014*) The Decision Guide provides key information that will help you make a health plan decision, and the Reference Guide contains detailed, technical information, such 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 2015 or significant changes that affect coverage.
- (*Add if using the tiered formula for determining employee premium contribution*) The 2015 Health Plans by tier chart appears on Page 19 to help you determine if your selected health plan is in the same tier as it was in 2014. A change in the tier will increase or decrease your monthly health insurance contribution.
- Charts comparing plans that offer Uniform Benefits on the basis of quality, wellness and disease management, online services and the Uniform Dental benefit appear on pages 26 through 27.
- Check your selected plan's "plan description" starting on Page 28 to learn about changes. Plans may add or drop dental coverage at their discretion.
- Pages 6 through 9 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>.

Also note that:

- The *Frequently Asked Questions* section from the *It's Your Choice Reference Guide* has been moved online, along with other useful resources. Visit etf.wi.gov/members/IYC2015/IYC_Local_home.html.
- State and federal notifications appear in the *It's Your Choice Reference Guide*.

All HMOs and the PPOs (WEA Trust) provide a uniform set of benefits which is explained in the *It's Your Choice 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 October 31, 2014.**

No action is necessary if you do not want to change plans or change coverage unless you are enrolled in WPS Metro Choice Southeast or Northwest or SMP in Marquette County (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, visit the [WDC website](#) or see Page 65 of the *It's Your Choice Decision Guide*.

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 the Employers tab at etf.wi.gov.

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

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 2015 to continue their current health insurance.

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

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 October 31, 2014**. ETF strongly encourages employers to direct employees to use the myETF Benefits system.
- Employers can require 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 October 31, 2014. 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 30, 2014.

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. The application should be promptly 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 October 31, 2014, must be keyed into the myETF Benefits system by November 30, 2014. 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, 2015.

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 2015 It's Your Choice application by notifying their employers in writing prior to December 31, 2014. 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 by deleting the It's Your Choice request and reinstating the employee's original coverage.

If an employee submitted his/her It's Your Choice request through the myETF Benefits system and now wants to rescind that request, the employee must submit a written request to the employer by December 31, 2014. 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 by deleting the It's Your Choice request and reinstating the employee's original coverage.

Additional It's Your Choice Instructions and Information

Specific It's Your Choice instructions are found in the [Local Health Insurance Employer Administration Manual \(ET-1144\)](#):

- If you have an employee initially eligible for coverage in November or December 2014.
- For instructions on completing the [Continuation – Conversion Notice \(ET-2311\)](#) if you have an employee who terminates employment in November or December 2014 after filing an It's Your Choice application.
- For information on the process to follow if you receive a late It's Your Choice application, an application received after October 31, 2014. 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.

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](#)

The following sections have moved from this guide to the ETF website at etf.wi.gov/members/IYC2015/IYC_Local_home.html:

- Frequently Asked Questions (15ET-2128faq)
- Health Plan Report Card (15ET-2128rc)
- Other Quality Information Resources (15ET-2107qi)
- Glossary (15ET-2128g)

The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech or hearing impaired and need assistance, call the Wisconsin Relay Service toll free at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). If you are visually or cognitively impaired, call 1-877-533-5020 or 608-266-3285 locally. We will try to find another way to get the information to you in a usable form.

This *Employer Bulletin* is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the *Bulletin*. Employer agents may copy this *Bulletin* for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent *Employer Bulletins* are available at etf.wi.gov/employers.htm

Wisconsin Department of Employee Trust Funds
P.O. Box 7931
Madison, WI 53707-7931
etf.wi.gov