

Choose Wisely — Important Changes

Important Changes— Effective January 1, 2015

Generally, if you plan to stay with your current plan and you are not changing your coverage, you do not need to take any action during the It's Your Choice Open Enrollment period. However, you should review the following grid to understand how your coverage may change. If you have questions or concerns about any of these changes, contact your health plan using the information listed in the back of this guide.

New Health Plans	
Arise Health Plan Southeast	Offered in seven counties in southeast Wisconsin including: Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington and Waukesha.
WEA Trust - Northwest Mayo Clinic Health System	Current members in WEA Trust - Northwest who selected Mayo Clinic as their care system for 2014 will automatically be moved into this new plan. Offered in Barron, Buffalo, Chippewa, Dunn, Eau Claire, Pierce, St. Croix and Trempealeau counties. Note, your out-of-pocket costs for out-of-network care will be higher in 2015. See the plan description page for more detail.
Health Plans No Longer Available	
WPS Metro Choice Northwest and Southeast	Both WPS Metro Choice Northwest and Southeast are no longer available. Subscribers who have these plans must select another plan.
State Maintenance Plan (SMP)	SMP is no longer available in Marquette County and is not qualified in Pepin County. Subscribers in Marquette County must select another plan or will be limited to the SMP providers remaining in other areas.
Health Plan Provider Network Changes	
Health plans listed below and on the next page have made significant changes by adding contracts with provider groups in one or more counties. Other plans have also made changes. Refer to the map on Page 21 or call the health plan for more details.	
Arise Health Plan Northern	Added providers in Door and Waushara counties.
Dean Health Insurance	Added providers in Waukesha County.
Group Health Cooperative of Eau Claire	Expanding into Clark, Iron, Langlade, Lincoln, Marathon, Oneida, Price, Taylor and Vilas counties.
GHC of South Central Wisconsin	Expanding into Columbia, Marquette and Sauk counties.
HealthPartners Health Plan	Newly qualified in Ashland, Barron, Chippewa, Clark, Eau Claire, Grant, Jackson, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Sawyer, Vernon and Washburn counties. For more counties with some providers available, see the health plan description page.

Choose Wisely — Important Changes

Health Plan Provider Network Changes (continued)	
Physicians Plus	Expanding into Dodge, Juneau, Vernon, Waukesha and Wood counties.
State Maintenance Plan (SMP)	Newly offered in Vilas County.
Health Plan Tier Changes	
Changing to Tier 3	Group Health Cooperative - Eau Claire and Humana Western.
Health Plan Name Changes	
Arise Health Plan Northern	Changing from Arise Health Plan
WEA Trust - East and WEA Trust - South Central	Removed the term “PPO” from their names, although the plan still offers out-of-network benefits. See the plan description pages for more detail.
WEA Trust - Northwest Chippewa Valley	To help clarify which doctors are in the network, this plan is renamed as Northwest Chippewa Valley. Current members in WEA Trust - Northwest who selected Chippewa Valley as their care system for 2014 will automatically be moved into this new plan unless they file an It’s Your Choice application to change health plans. Note, your out-of-pocket costs for out-of-network care will be higher in 2015. See the plan description page for more detail.
Changes to Dental Coverage	
Anthem Blue - Northeast and Southeast	Newly offers Uniform Dental coverage.
Gundersen Health Plan	Delta Dental will be this health plan’s new dental vendor. Members should verify if their current dentists are in-network.
WEA Trust – East, NW Chippewa Valley, NW Mayo Clinic Health System and South Central	Delta Dental will be this health plan’s new dental vendor. Members should verify that their current dentist is in-network.
Annuitant Medicare Prescription Drug Administrator Change	
Navitus MedicareRx (PDP) plan	Effective January 1, 2015, the Navitus MedicareRx (PDP) plan, which provides Medicare Part D prescription drug coverage for eligible members of the State of Wisconsin and Wisconsin Public Employers Group Health Insurance programs, will be underwritten by Dean Health Insurance, Inc. From 2012 through 2014, the Navitus MedicareRx (PDP) plan was underwritten by Sterling Life Insurance

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Annuitant Medicare Prescription Drug Administrator Change (continued)	
Navitus MedicareRx (PDP) plan (continued)	<p>Company. This change will not affect benefits members receive or who members contact about their coverage. In fact, the only two changes members will notice are:</p> <ul style="list-style-type: none"> • New ID Cards: Members who have previously been enrolled in the Navitus MedicareRx (PDP) plan will receive new ID cards that show Dean Health Insurance, Inc. as the underwriter.
Navitus MedicareRx (PDP) plan	<ul style="list-style-type: none"> • Service Area Expanded to Puerto Rico: The Navitus MedicareRx (PDP) plan's service area will include all 50 states and will expand to Puerto Rico. However, other U.S. territories are not included in the service area.
Information on ETF's Internet Site	
Online Help	<p>The <i>It's Your Choice Decision Guide</i> and <i>It's Your Choice Reference Guide</i> are available at etf.wi.gov. Any known printing discrepancies will be clarified on this site. Additional insurance program information can also be found on this site.</p> <p>The following sections have moved from this guide to the ETF website at etf.wi.gov/members/IYC2015/IYC_Local_home.html.</p> <ul style="list-style-type: none"> • Health Plan Report Card (15ET-2128rc) • Other Quality Information Resources (15ET-2107qi) • Glossary (15ET-2128g) <p>An interactive health plan map is also available at etf.wi.gov/members/IYC2015/IYC_Local_map.html</p> <p>Look for the red envelope to sign up for ETF E-Mail Updates for the most current information at etf.wi.gov.</p>
Information Required	
Dependent Social Security numbers required	<p>Due to federal law, subscribers must provide Social Security numbers for all dependents if they have not already done so. Health plans and employers are required to report this information to the federal government in 2015 due to the Patient Protection and Affordable Care Act.</p>
Health Plan Issued Financial Incentives	
All plans	<p>Internal Revenue Service (IRS) tax code considers financial reimbursements for wellness related expenses such as gym memberships, fitness classes and/or the cost to participate in Community Supported Agriculture, and rewards for participating in health or wellness programs or challenges to be a fringe benefit of employment; therefore, they must be treated as a taxable wage subject to income and payroll taxes. Payroll centers will receive financial data regarding incentives issued to employees and their covered family members. ETF will determine taxable wage reporting requirements for annuitants. Your health information is protected by federal privacy regulations and will never be shared with your employer. For more information, visit wellwisconsin.wi.gov.</p>