

# Important Changes

## E-Health Insurance Application Submission

Employees\* and annuitants are encouraged to submit their *It's Your Choice* enrollment changes via the new myETF Benefits Online Health Insurance Enrollment System. Enrolling in a health insurance plan is a quick and easy process through our dedicated and secure website.

If you don't have access to a computer, you may submit your enrollment change on a paper application (enclosed). Employees\* should submit it to their benefits/payroll/personnel office. Annuitants/continuants should send the form to ETF.

All changes must either be entered on-line, submitted, faxed or postmarked no later than October 29, 2010

### Step 1

#### Home Page - Online Network for Members

Go to <http://myETF.wi.gov/ONM.html> (Online Network for Members). In order to login, you will need a Web Access Management System (WAMS) ID and your ETF Member ID (explained below). Click on the **myETF Benefits** link to begin the login steps.

### Step 2

#### myIdentity Verification (WAMS ID)

Type your WAMS ID and Password. Click **Login**.

If you don't have a WAMS ID, click **Register Now**. You will be taken through the quick and easy process to get one. Keep track of your WAMS ID and password as you will need it in the future to view and change your coverage.

### Step 3

#### myIdentity Verification (ETF Member ID)

Type your ETF Member ID (available on your Navitus Prescription Drug ID card, ETF Statement of Benefits or from your employer) and birth date. Your birth date must be entered per the guidelines on the screen, for example, 02/01/1960. Click **Verify** to continue.

### Step 4

#### myIdentity Verification (Social Security Number)

Type your Social Security number without the dashes. This is a one-time event that only needs to be completed the first time you log in.

\*University of Wisconsin employees should file a paper application with their payroll/benefits/personnel office. You may view your information on-line, but may not enter changes during this fall's enrollment period.

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After you are logged in, the myInfo page will display your demographic information. On the top of the screen, there are other tabs that you can use to navigate. Click on the **Health** tab and the Health Insurance Enrollment Summary will appear with your current and historic health insurance information.

## Step 5 myETF Benefits - It's Your Choice Change

To make your It's Your Choice enrollment change, click the **Edit** button on the left toward the middle of the screen and complete the fields that appear. When complete, click the **Submit** button.

OR

## Step 5 myETF Benefits - New Hire Enrollment

If you are a new employee enrolling for coverage for the first time, click the **Add Coverage** button at the bottom of the page to begin making your health insurance selections. When complete, click the **Submit** button.

## Step 6 myETF Benefits - Finale

Click the **Log Off** tab. You will receive an e-mail stating that your change is pending review by your employer (ETF for annuitants). Later, you will receive a second e-mail informing you to check myETF Benefits to learn if your change was approved or denied.

**Note:** If you have questions, employees should contact your employer, annuitants/continuant should contact ETF at 1-877-533-5020.

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## EFFECTIVE JANUARY 1, 2011

The following plan and coverage changes take effect on January 1, 2011. If you have questions or concerns about any of these changes, contact your health plan using the information listed in the back of this booklet.



Types of Changes	Plan Name	Change
<p>New federal mandates are effective January 1, 2011.</p>	<p>All Plans</p> <p>For more information, see the <i>Frequently Asked Questions</i> section of the <i>It's Your Choice: Decision Guide</i> and the <i>State And Federal Notifications</i> section of the <i>It's Your Choice: Reference Guide</i>.</p>	<p>Federal law:</p> <ul style="list-style-type: none"> <li>• Eliminates health plan lifetime dollar maximum amounts.</li> <li>• Allows for an open enrollment period this October for your child who previously was not eligible for coverage up to the end of the month in which your child turns 26 (for example, if your child is married).</li> <li>• Eliminates preexisting condition waiting period for members who are late entrants and are younger than age 19.</li> </ul> <p>See <i>Frequently Asked Question 12</i> in the <i>It's Your Choice: Decision Guide</i>.</p>

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Types of Changes	Plan Name	Change
Administrative rule/ contract change	All Plans	Annually, during the It's Your Choice Enrollment period, you may elect to enroll or drop coverage for your domestic partner, similar to your existing opportunity for adult dependents. See <i>Frequently Asked Questions 2 and 14</i> in the <i>It's Your Choice: Decision Guide</i> for more information.
New health plans	WEA Trust PPP	WEA Trust PPP is offered in 24 eastern Wisconsin counties.
Significant Health Plan Provider Network Changes	Some health plans have made significant changes by adding or terminating contracts with provider groups. Refer to the map on page 32 of the <i>It's Your Choice: Decision Guide</i> , and call the health plan for more details. For examples, see below:	
	Anthem Blue Northeast	Added Affinity providers in the Northeast.
	GHC of Eau Claire	Will no longer offer providers in the following counties: Buffalo, Clark, Jackson, Pierce, St. Croix and Trempealeau.
	Health Tradition Health Plan	Will no longer offer Luther Midelfort and Red Cedar providers. This impacts Barron, Chippewa, Dunn, Eau Claire, Pepin and St. Croix counties.
	Network Health Plan	Added Thedacare providers. This impacts Calumet, Outagamie, Shawano, Waupaca and Winnebago counties.

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Types of Changes	Plan Name	Change
<p>Significant Health Plan Provider Network Changes</p>	<p>Some health plans have made significant changes by adding or terminating contracts with provider groups. Refer to the map on page 32 of the <i>It's Your Choice: Decision Guide</i>, and call the health plan for more details. For examples, see below.</p>	
	<p>State Maintenance Plan (SMP)</p>	<p>SMP will no longer be available in Crawford County. Subscribers using providers in this county must consider selecting another plan or will be limited to the SMP providers remaining in other areas.</p> <p>SMP will be newly available in Buffalo and Vilas counties.</p>
	<p>UnitedHealthcare SE</p>	<p>Added providers in Dodge, Jefferson and Rock counties.</p>
<p>Health Plan Changes</p>	<p>Humana Eastern and Western</p>	<p>Medicare eligible members will be enrolled in Humana's Medicare Advantage Preferred Provider Organization (MA-PPO) rather than the current Medicare Advantage Private-Fee-For-Service plan. See <i>Frequently Asked Question 19</i> and the plan description pages in the <i>It's Your Choice: Decision Guide</i> for more information.</p>

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Types of Changes	Plan Name	Change
Changes to Dental Coverage	For more information, see the Health Plan Description pages in the <i>Choose Your Health Plan</i> section.	
	Dean Health Plan	Reducing benefits due to adding \$25 out-of-network office visit copay. Removing out-of-network \$50 individual/\$150 family deductible. Reducing the number of covered cleanings per year to two. Implementing financial incentives to encourage the use of in-network providers in many counties. Contact Dean for more information.
	WEA Trust PPP	Newly offered benefits.
	Security Health Plan	Expanding network to include any dental provider for services.
	Unity Health Plan	Clarification that sealant coverage is only allowable for children to age 16.

**Note:** If you plan to stay with your current plan for next year and you are not changing your coverage, you do not need to take any action during the It's Your Choice Enrollment period.

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Other Information on ETF's Internet site	All	<p>The <i>It's Your Choice: Decision Guide</i> and <i>Reference Guide</i> are available at <b>etf.wi.gov</b>. 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>
Online help	All	<p>Are you unsure where to start with the <i>It's Your Choice Decision and Reference</i> guides?</p> <p>Review ETF's newest online tutorial, <i>It's Your Choice: Your Health Insurance Benefits for 2011</i>. The program explains how the books are organized, where to find specific information, and highlights important factors to consider when choosing a health plan for 2011. Find it on ETF's Internet site under the Group Health Insurance menu at <b><a href="http://etf.wi.gov/">http://etf.wi.gov/</a></b>.</p>
	Navitus Health Solutions	<p>Also at <b><a href="http://etf.wi.gov/">http://etf.wi.gov/</a></b>, in ETF's Online Video Library, is a new pharmacy benefits presentation from Navitus. Find it in the Participant Catalog under <i>Other Benefits</i>.</p>