

**It's Your Choice:
Benefits That Fit Your Lifestyle**



2022 Health Benefits Decision Guide

State of Wisconsin Group Health
Insurance for Employees

ET-2107 (Revised 8/31/2021)



About This Guide

This guide provides a high-level overview of benefits available to you for 2022; open enrollment is **September 27 to October 22, 2021**. For complete information, visit etf.wi.gov/benefits-by-employer

Your Enrollment Checklist

I'm happy with my benefits

☐ Review changes for next year

Each year there are changes to your benefits. Make sure that your plan is still available in your area. You do not need to re-enroll in health, dental, or vision insurance each year if you want to keep the same coverage you have now.

- Every year, you *do* need to re-enroll for other options, like an FSA account.

☐ Make sure your doctors are still covered

Go to our website to see the provider directory for your health plan.

If you are not changing health coverage, no action is needed.

☐ Re-enroll in pre-tax savings accounts

If you have any of the following accounts, you must re-enroll each year:

- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Day Care Account
- Parking & Transit Accounts
- Health Savings Account (HSA)

Visit our website for enrollment instructions.



Contact your payroll/benefits office if you have questions.

I'd like to make a change or I'm new

☐ Learn the way that works best for you, either:

Use Benefits Mentor, our virtual benefits counselor. The tool will ask you questions about your health care needs and pull up your claims information from last year (if available). It will make personalized plan design recommendations after considering your medical needs and what is most important to you when choosing a health plan.

Visit etf.wi.gov/benefits-mentor to get started. Or follow along in this guide. There are steps and guidance throughout.

☐ Enroll

Once you've used Benefits Mentor or followed the steps in this book, follow your employer's directions on how to enroll.

I'd like to opt out

You may be eligible to receive \$2,000 for opting out of health insurance for 2022. To receive this incentive, **you must opt out every year**.

☐ Review eligibility and important considerations on our website

Search for "opt out" on our website.

☐ Submit application

STAR and UW employees can opt out electronically. Check with your employer to see if you can. If not, submit the *Health Insurance Application/Change* (ET-2301) form.

What's Changing in 2022

Health Plans

Changes can happen each year. Use the health plan search on our website to find health plans and covered providers where you receive care.

New Health Plan

No Action Required: Aspirus Health Plan is newly available for the 2022 plan year. See Health Plans by County on page 7 for coverage details.

Service Area Change

Action Required for Quartz Community Members:

Quartz Community is now Quartz Central and Quartz West. Members currently enrolled in Quartz Community should select a new health plan. If you don't select a new health plan, you will be enrolled in a renamed Quartz offering based on the location of your current primary care provider/clinic. See Health Plans by County on page 7 for coverage details.

State Maintenance Plan

The State Maintenance Plan is newly available in Florence County. Make sure your providers are in-network or select another plan.

Benefit Changes

Medical Benefit Changes

- Coverage added for medically necessary orthognathic surgeries (i.e., corrective jaw surgeries).
- The medical maximum out-of-pocket limit updated to follow the annual federal maximum updated values.
- All medical benefits will be applied to the maximum out-of-pocket limit.
- The timeframe requirement for extractions/dental repairs due to accidents has been removed.
- Telemedicine coverage updated. See etf.wi.gov/telemedicine for more details.

Pharmacy Benefit Changes

- Continuous Glucose Monitors are now covered on the pharmacy benefit. Coverage is now available under both the medical and pharmacy benefit.
- Level 4 pharmacy benefit out-of-pocket limit has been removed.

Dental Benefit Changes

Coverage added for composite resin fillings for back teeth to the Uniform Dental benefit. White composite resin fillings will be covered for both front and back teeth in 2022.

Pre-Tax Savings Accounts

Vendor Name Change

Optum Financial has replaced the ConnectYourCare name and brand throughout the member experience.

- Customer service offerings will remain the same.
- Payment cards will not be reissued – use the same card until it expires.

Limit Increases

Annual contribution limits have been raised for Health Savings Accounts. See page 16 for details.

New Eligible Expenses

Eligible expenses for Health Savings Accounts and Flexible Spending Accounts now include personal protective equipment (PPE) for the primary purpose of preventing the spread of COVID-19 (face masks, disposable gloves, hand sanitizer, sanitizing wipes, etc.).

Accident Plan

UW Hospital & Clinics employees are eligible to enroll in the Accident Plan for coverage beginning January 1, 2022.

Beginning January 1, 2022, cash payment amounts for most claims will increase. Outpatient rehabilitation therapy will be newly covered in 2022.

Wellness

Vendor Name Change

WebMD has acquired StayWell and is now the Well Wisconsin program vendor.

Attend a Health Benefit Webinar

ETF will be hosting a number of webinars during the open enrollment period for you to learn about the 2022 plan year. You'll have the opportunity to ask questions directly to health plans and vendors like Delta Dental and WebMD. Visit etf.wi.gov/health to register.

COVID-19: You Stop the Spread

The most effective way to stop the spread of COVID-19 is to get vaccinated. COVID-19 vaccines are covered by the medical and pharmacy benefit for all non-Medicare members, and by the medical benefit (Part B) for Medicare members.

In addition to your doctor or health care provider, the Wisconsin Department of Health Services recommends the following places to get your free COVID-19 vaccine:

- Pharmacies
- Community-based or pop-up vaccination clinics
- Local or tribal health departments

To find a COVID-19 vaccine site in your community, visit www.vaccines.gov and enter your ZIP code.

Questions about the COVID-19 vaccine or an additional dose of the vaccine? Visit www.dhs.wisconsin.gov/covid-19/vaccine.htm, or call 211 or 1-877-947-2211.

Visit etf.wi.gov/etf-response-covid-19 for the latest information about your health benefits and COVID-19.



Introducing Benefits Mentor

Find the Plan Design that Meets Your Medical Needs

IBM Benefits Mentor is the new interactive benefits counselor* for active state employees and non-Medicare retirees. Powered by ETF's secure data warehouse, Benefits Mentor will use your claims information (if available) as a basis for personalized plan design recommendations. Benefits Mentor also considers your medical needs and what is most important to you when choosing a health plan.

You will need to register and verify your email address prior to using Benefits Mentor for the first time. Visit etf.wi.gov/benefits-mentor to get started!

Note: Chrome is the preferred internet browser for Benefits Mentor. You are not enrolling through Benefits Mentor. Enroll as directed by your employer.

*ALEX will still be available for University of Wisconsin System employees for plan year 2022.



Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- How much you pay when you visit a provider
- Whether you can see providers locally or nationwide
- If you can see providers out-of-network

Monthly Cost (Premium)

	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Active Employees				
Individual With / Without Uniform Dental	\$99 / \$96	\$37 / \$34	\$260 / \$257	\$198 / \$195
Family With / Without Uniform Dental	\$246 / \$237	\$92 / \$83	\$648 / \$639	\$494 / \$485
UW Grad Assistants				
Individual With / Without Uniform Dental	\$51 / \$48	Not available	\$131.50 / \$128.50	Not available
Family With / Without Uniform Dental	\$127.50 / \$118.50	Not available	\$328.50 / \$319.50	Not available



Employees appointed fewer than 1,040 hours (50% of full time) pay 50% of the total monthly premium; visit etf.wi.gov for full premium amounts.


Quick Comparison

Cost Per Visit	\$\$\$	\$\$\$	\$\$\$	\$\$\$
Provider Availability	Local	Local	Nationwide	Nationwide
Nationwide Pharmacies	✓	✓	✓	✓
Out-of-Network Benefits	Emergency and urgent care	Emergency and urgent care	✓	✓
Available Health Plan(s)	10 plans	10 plans	WEA Trust	WEA Trust
Employer may add money to required Health Savings Account (HSA)	---	Individual: \$750 Family: \$1,500	---	Individual: \$750 Family: \$1,500

Breakdown of Your Medical Costs

The table below lists how much you will pay for common services received in-network.

	IYC Health Plan	Access Plan 	HDHP	Access HDHP 
Annual Medical Deductible Individual / Family Counts toward out-of-pocket limit (OOPL)	\$250 / \$500 Office visit copays, preventive services, and prescription drugs do not count toward your deductible		\$1,500 / \$3,000 Families: Must meet full family deductible	
Annual Medical Out-of-Pocket Limit (OOPL) Individual / Family The most you will pay in a year for covered medical services	\$1,250 / \$2,500		\$2,500 / \$5,000 Families: Must meet full family OOPL before your plan pays 100%	
Medical Coinsurance Applies to services beyond the office visit copay such as X-rays and lab work	100% until deductible met After deductible: 10%		100% until deductible met After deductible: 10%	
Preventive Services See healthcare.gov/preventive-care-benefits	\$0 Plan pays 100%		\$0 Plan pays 100%	
Telemedicine Services	Varies by service type, see etf.wi.gov/telemedicine		Varies by service type, see etf.wi.gov/telemedicine	
Primary Care Office Visit	\$15 copay Does not count toward deductible		100% until deductible met After deductible: \$15 copay	
Specialty Provider Office Visit	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
Urgent Care	\$25 copay Does not count toward deductible		100% until deductible met After deductible: \$25 copay	
Emergency Room Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	\$75 copay Deductible and coinsurance applies to services beyond the copay		100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay	

 The Access Plan and Access HDHP offer out-of-network benefits. To learn about the out-of-network benefits, visit our website.

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit etf.benefits.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide.

	IYC Health Plan	Access Plan	HDHP	Access HDHP
Prescription Deductible (Individual / Family)	None		Combined medical & pharmacy: \$1,500 / \$3,000 You pay 100% of most pharmacy costs until deductible is met ¹	
Prescription Copay / Coinsurance				
Level 1	\$5 or less		After deductible: \$5 or less	
Level 2	20% (\$50 max)		After deductible: 20% (\$50 max)	
Level 3	40% (\$150 max) ²		After deductible: 40% (\$150 max) ²	
Level 4	\$50 copay ³		After deductible: \$50 copay ³	
Preventive (As federally required)	\$0 - Plan pays 100%		\$0 - Plan pays 100%	
Prescription Out-Of-Pocket Limit				
Levels 1 & 2 (Individual / Family)	\$600 / \$1,200		Combined medical & pharmacy: \$2,500 / \$5,000	
Levels 3 & 4 (Individual / Family)	\$8,750 / \$17,400			

¹Before you meet your deductible, preventive drugs are covered 100% and certain maintenance medications only require a copayment or coinsurance. See our website for more information.

²For Level 3 "Dispense as Written" or "DAW-1" drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

³Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacies.

GET YOUR MEDS DELIVERED TO YOUR DOOR

Home delivery provided by Serve You DirectRx is a benefit offered by your employer. Learn how to get started by visiting ServeYouRx.com or call **800-481-4940**.

SERVE YOU [®]
DIRECT



Step 2: Choose a Health Plan

Complete this step if you selected the IYC Health Plan or HDHP. Skip this step if you selected an Access Plan design with nationwide coverage; your health plan is WEA Trust.

A health plan determines:

- Where you can receive care
- What providers you can see

Provider directories can be found on our website. Some plans let you see providers in nearby states.

Health Plans by County



Adams

- Dean Health Plan
- Quartz Central
- WEA Trust - East

Ashland

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Barron

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Bayfield

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Brown

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

*limited provider availability

The **Access Plan** is available in every county and worldwide.

Buffalo

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Mayo Clinic Health System

Burnett

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Calumet

- Network Health
- Robin with HealthPartners
- WEA Trust - East*

Chippewa

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Clark

- Aspirus Health Plan*
- GHC of Eau Claire
- HealthPartners Health Plan
- Quartz West*
- WEA Trust West - Chippewa Valley

Columbia

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz Central
- WEA Trust - East

Crawford

- Dean Health Plan
- HealthPartners Health Plan
- Medical Associates Health Plan
- Quartz West
- WEA Trust West - Mayo Clinic Health System

Dane

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz - UW Health

Dodge

- Dean Health Plan
- Network Health
- Quartz Central
- WEA Trust - East
- WEA Trust West - Mayo Clinic Health System*

Door

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners

Douglas

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Dunn

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Eau Claire

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Florence

- Aspirus Health Plan*
- Robin with HealthPartners*
- State Maintenance Plan (SMP) by WEA Trust

Fond du Lac

- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners
- WEA Trust - East

Forest

- Aspirus Health Plan
- HealthPartners Health Plan

Grant

- Dean Health Plan
- HealthPartners Health Plan
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz Central

Green

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

Green Lake

- Dean Health Plan
- Network Health
- Robin with HealthPartners
- Quartz Central
- WEA Trust - East

Iowa

- Dean Health Plan
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz Central

Iron

- Aspirus Health Plan*
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley*

Jackson

- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health SystemJefferson

*limited provider availability

The **Access Plan** is available in every county and worldwide.

Jefferson

- Dean Health Plan
- GHC of South Central Wisconsin
- MercyCare Health Plan
- Quartz Central
- WEA Trust - East

Juneau

- Dean Health Plan
- GHC of South Central Wisconsin
- HealthPartners Health Plan
- Quartz Central
- WEA Trust - East

Kenosha

- Network Health
- WEA Trust - East

Kewaunee

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

La Crosse

- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Mayo Clinic Health System

Lafayette

- Dean Health Plan
- GHC of South Central Wisconsin
- Medical Associates Health Plan
- Quartz Central

Langlade

- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan

Lincoln

- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Manitowoc

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Marathon

- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Marinette

- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Marquette

- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners
- WEA Trust - East*

Menominee

- Dean Health Plan - Prevea360
- Network Health*
- Robin with HealthPartners
- WEA Trust - East

Milwaukee

- Network Health
- WEA Trust - East

Monroe

- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Mayo Clinic Health System

Oconto

- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Oneida

- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East

Outagamie

- Dean Health Plan - Prevea360*
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Ozaukee

- Network Health
- WEA Trust - East

Pepin

- Dean Health Plan - Prevea360
- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Pierce

- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Polk

- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Portage

- Aspirus Health Plan
- HealthPartners Health Plan
- Network Health
- WEA Trust - East

Price

- Aspirus Health Plan*
- GHC of Eau Claire
- HealthPartners Health Plan

Racine

- Network Health
- WEA Trust - East

Richland

- Dean Health Plan
- HealthPartners Health Plan
- Quartz Central

*limited provider availability

The **Access Plan** is available in every county and worldwide.

Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central
- WEA Trust - East

Rusk

- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System*

Sauk

- Dean Health Plan
- GHC of South Central Wisconsin
- Quartz Central

Sawyer

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Shawano

- Aspirus Health Plan
- Dean Health Plan - Prevea360
- Network Health
- Robin with HealthPartners
- WEA Trust - East

Sheboygan

- Dean Health Plan - Prevea360
- Network Health
- WEA Trust - East

St. Croix

- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Taylor

- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan

Trempealeau

- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Mayo Clinic Health System

Vernon

- Dean Health Plan
- HealthPartners Health Plan
- Quartz West
- WEA Trust West - Mayo Clinic Health System

Vilas

- Aspirus Health Plan
- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust - East*

Walworth

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central
- WEA Trust - East

Washburn

- GHC of Eau Claire
- HealthPartners Health Plan
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

Washington

- Network Health
- WEA Trust - East

Waukesha

- Dean Health Plan
- Network Health
- Quartz Central
- WEA Trust - East

Waupaca

- Network Health
- Robin with HealthPartners
- WEA Trust - East

Wausara

- Aspirus Health Plan
- Network Health
- Robin with HealthPartners
- Quartz Central
- WEA Trust - East

Winnebago

- Network Health
- Robin with HealthPartners
- WEA Trust - East

Wood

- Aspirus Health Plan
- HealthPartners Health Plan
- Quartz Central*
- WEA Trust - East

*limited provider availability

The **Access Plan** is available in every county and worldwide.



Health Plan Quality

Each year, participating health plans are evaluated on key care delivery areas, such as wellness, prevention, disease management, customer satisfaction, and efficient use of resources. Participating health plans report health care quality outcomes to leading national organizations, such as the National Committee for Quality Assurance (NCQA) and the Centers for Medicare & Medicaid Services (CMS). Visit etf.wi.gov for more information about health plan quality. You can use these quality resources to help make an informed decision about which health plan is right for you.



Step 3: Consider Supplemental Benefits

Get even more coverage by signing up for dental, vision, or accident insurance.

Get a tax break and save money by contributing to a pre-tax savings account for health care, dependent day care, or work-related parking/transit expenses.

Dental Insurance

Step 1: Sign up for basic coverage

Get covered for basic procedures such as cleanings, fluoride treatment, fillings, and orthodontia

Uniform Dental

Available to those **enrolled** in health insurance under the State of Wisconsin Group Health Insurance Program

or

Delta Dental PPO Plus Premier™ – Preventive Plan

Only available to those **not enrolled** in health insurance through the program

+

Delta Dental PPO™ - Select Plan

or

Delta Dental PPO Plus Premier™ - Select Plus Plan

Monthly Cost (Premium)

The Uniform Dental premium is added to your health insurance premium. Preventive Plan, Select Plan, and Select Plus Plan are separate deductions.

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$3	\$34.72	\$9.76	\$20.98
Individual + Spouse	---	---	\$19.52	\$41.96
Individual + Child(ren)	---	---	\$13.16	\$38.96
Family	\$9	\$86.80	\$23.40	\$64.28

Dental: What is Covered

	Uniform Dental & Preventive Plan	Select Plan	Select Plus Plan
In-Network providers (No out-of-network coverage)	Delta Dental PPO & Premier providers	Delta Dental PPO	Delta Dental PPO & Premier providers
Annual deductible	None	\$100 / person	\$25 / person
Annual benefit max	\$1,000 / person	\$1,000 / person	\$2,500 / person
Waiting period	None	None	None
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Fillings	100%	No coverage	No coverage
Anesthesia (general and IV sedation)	80%	50%	80%
Emergency pain relief	80%	No coverage	No coverage
Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%
Non-surgical extractions (above gumline)	90%	No coverage	No coverage
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500

Things to Note

- Uniform Dental coverage mirrors your health insurance coverage. Example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period. You cannot cancel your dental election(s) mid-year without a qualifying event.
- Make sure your dentist is covered. The Select Plan has fewer in-network dentists than the Select Plus, Uniform Dental, and Preventive plans.

Plan Administrator



1-844-337-8383

deltadentalwi.com/state-of-wi

All plans are offered through Delta Dental.

Visit their website and create an account to find in-network providers, print ID cards, view your claims, and more!

Vision Insurance

DeltaVision, with EyeMed Vision Care, is the plan administrator. Check that your vision provider is in-network, or note the cost and coverage differences for out-of-network providers.

Visit www.deltadentalwi.com/state-of-wi-vision for complete coverage details and www.eyemedvisioncare.com for in-network providers.

Monthly Cost (Premium)

The DeltaVision premium is an additional monthly cost, and is not included in your health insurance premium. Note the cost and coverage differences when you choose to see an in- or out-of-network provider.

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$5.72	\$11.42	\$12.88	\$20.58

Vision: What is Covered

	In-Network Providers	Out-of-Network Providers
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	Up to \$45 / person
Eyeglasses exam copay	\$15 / person	Up to \$45 / person
Contact lens exam copay	\$40 / person	Up to \$45 / person
Retinal imaging copay	Up to \$39 / person	No coverage
Frames	\$0 copay \$150 allowance* 20% off any cost over \$150	Up to \$70 / person
Lenses benefit frequency per calendar year	12 months	12 months
Frames benefit frequency per calendar year	24 months for adults 12 months for children	24 months
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal vision eyeglasses copay	\$25 / person	Up to \$50 / person
Progressive lenses	Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175	Up to \$50 / person

*\$150 allowance allotted for one transaction per plan year

Vision: What is Covered, continued

	In-Network Providers	Out-of-Network Providers
Conventional contacts	\$0 copay \$150 allowance* 15% off any cost over \$150	Up to \$105 / person
Disposable contacts	\$0 copay \$150 allowance*	Up to \$105 / person
Contact lens fitting/follow-up visit	Standard: up to \$40 / person Premium: 10% off retail price	No coverage

*\$150 allowance allotted for one transaction per plan year

Things to Note

- DeltaVision is the plan administrator. (Yes, a close relation to Delta Dental. Don't worry, they take care of eyes too.)
- Enrollment continues each year unless you cancel during the open enrollment period.
- Make sure your vision provider is in-network.
- You cannot cancel your vision election mid-year without a qualifying life event.

Plan Administrator

DeltaVision®

1-844-337-8383

deltadentalwi.com/state-of-wi-vision

See etf.wi.gov for complete coverage. Contact DeltaVision with questions.



SIGN UP FOR NAVITUS' TEXTING PROGRAM
Get occasional messages with valuable tips about your pharmacy benefits.

IT'S EASY TO GET STARTED!

1. Text "START" to 35385 to get an enrollment link.
2. Tap the link to fill out your information, then submit.

ENROLL TODAY!

 **NAVITUS**
PHARMACY BENEFITS REINVENTED™

More Supplemental Benefits

Accident Plan

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Beginning January 1, 2022, cash payment amounts for most claims will increase. This plan does not disqualify you for HDHP or traditional medical coverage.

Coverage Includes

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization
- Surgeries
- Follow-up care
- Support care
- Accidental death & dismemberment (up to \$100,000)

And many other medical and support benefits including identity theft protection and outpatient rehabilitation therapy (new for 2022).

New for 2022!

UWHC employees are eligible to enroll in the Accident Plan for coverage beginning January 1, 2022.

No Health Questions

All coverage is guaranteed at initial eligibility, qualified family status changes, and annual enrollment. You do not need state group health insurance to be eligible for the accident plan.

Monthly Premium

Individual	Individual + Spouse	Individual + Child(ren)	Family
\$4.38	\$6.26	\$8.44	\$12.32

How It Works

Here’s an example of how Securian Financial’s accident insurance works*: Janet elects accident coverage offered by her employer. Janet falls, breaks her leg, and spends two days in the hospital. Janet gets a payment from Securian Financial and uses the money to pay her mortgage and obtain a cleaning service.

*Your actual experience may vary from example

Plan Administrator



1-866-295-8690
www.LifeBenefits.com/plandesign/WIETF
madisonbranch@securian.com

Additional Benefits

Visit our website to learn about additional benefits such as income continuation insurance (ICI), life insurance, disability insurance, long-term care insurance, and Wisconsin Deferred Compensation.

UW System and UW Hospital and Clinics (UWHC) Employees

You may have different supplemental plans available. Check with your HR/benefits office for details.
UW System: wisconsin.edu/ohrwd/benefits - UWHC: uconnect.wisc.edu/depts/uwhealth/benefits

Pre-Tax Savings Accounts



Get a tax break and save on a wide variety of expenses by enrolling in one of these accounts. Money is deducted pre-tax from your paycheck in equal amounts throughout the plan year. Visit www.connectyourcare.com/etf to learn more or call Optum Financial at 1-833-881-8158.

Health Care Flexible Spending Account (FSA)

Use for eligible health care expenses not covered by insurance for you and your eligible dependents

Money is available at the beginning of the year

Annual Contribution Limit:

\$2,750

Carryover Limit:

\$550

HDHP participants only

Health Savings Account (HSA)

Use for health care expenses or additional retirement savings

What's special about the account:

- You own it - if you leave your job or retire, the money stays with you
- Your employer may add money to your account
- Money in your account earns interest and when you have over \$1,000, you can invest your money in mutual funds
- Money is available as it is deposited

Annual Contribution Limit:

Individual: \$3,650 | Family: \$7,300

Carryover Limit:

Unlimited; all money carries over

Annual Employer Contribution:

(If eligible; paid in installments)
Individual: \$750 | Family: \$1,500

Annual Catch-Up Contribution Limit: (Age 55-65 only)

\$1,000

HDHP participants only

Limited Purpose Flexible Spending Account (LPFSA)

Use for certain dental, vision, and post-deductible medical expenses not covered by insurance

Money is available at the beginning of the year

Annual Contribution Limit:

\$2,750

Carryover Limit:

\$550

Dependent Day Care Account

Use for eligible care expenses for qualified dependents allowing you (or your spouse) to work, look for work, or attend school full time

Money is available as it is deposited

Annual Contribution Limit:

\$5,000

Carryover Limit:

\$0; no money carries over

Parking & Transit Accounts

A parking account is for work-related eligible parking expenses. A transit account is for eligible transit expenses related to your commute to work

Money is available as it is deposited

Not available to: UW Hospital & Clinics employees

Transit Contribution Limit:

\$270 / month

Parking Contribution Limit:

\$270 / month

Carryover Limit:

Unlimited; all money carries over



You must re-enroll each year. Elections do not carry forward from year to year.

Need Care Fast? Know Your Options

When you need medical care, it’s important to know where to turn. See etf.wi.gov/video/get-medical-care-when-you-need-it-fast for a video that explains your options, including what makes sense for you and your wallet. Many health plans also offer a 24-hour nurseline. A nurseline may be useful to determine what type of care is most appropriate for your symptoms.

 Telemedicine	 Doctor’s Office	 Urgent Care	 Emergency Care
Fast, usually within 30 minutes	Same day appointments may be available	Expanded hours, open evenings and weekends	24/7 access
\$	\$\$	\$\$\$	\$\$\$\$
Minor, non-emergency medical needs	When you need in-person care	Non-life threatening, immediate medical needs	Serious medical needs



Be in the Moment
Be Present. Be Well.

Well Wisconsin 2022: Do well-being your way.

Well Wisconsin, powered by WebMD ONE, supports you on your unique health journey and rewards you with a \$150 incentive. Through the program, you’ll have access to free and confidential resources to help you overcome challenges and reach your well-being goals. You’ll receive personalized recommendations and guidance every step of the way.

WebMD
health services

webmdhealth.com/wellwisconsin | 1-800-821-6591

All health and wellness incentives are considered taxable income to the subscriber and are reported to your employer. Personal health information is protected by federal law and will not be shared with ETF, the group insurance board, or your employer.

Health Plan and Vendor Contact Information

Aspirus Health Plan
1-866-631-8583
p1.aspirushealthplan.com/etf

Dean Health Insurance
1-800-279-1301
deancare.com/wi-employees

Dean Health Insurance-Prevea360 Health Plan
1-877-230-7555
prevea360.com/wi-employees

Delta Dental
1-844-337-8383
deltadentalwi.com/state-of-wi

DeltaVision with EyeMed Vision Care
1-844-337-8383
deltadentalwi.com/state-of-wi-vision

Group Health Cooperative of Eau Claire (GHC-EC)
1-888-203-7770, 715-552-4300
group-health.com

Group Health Cooperative of South Central Wisconsin (GHC-SCW)
1-800-605-4327, 608-828-4853
ghcscw.com

HealthPartners Health Plan
1-855-542-6922, 952-883-5000
healthpartners.com/stateofwis

HealthChoice (long-term care insurance)
1-800-833-5823

Medical Associates Health Plans
1-866-421-3992
mahealthcare.com

MercyCare Health Plans
1-800-895-2421 option 5
mercycarehealthplans.com

Navitus Health Solutions
1-866-333-2757
www.navitus.com

Navitus MedicareRx (PDP)
(Prescription drug coverage for Medicare eligible retirees)
1-866-270-3877
medicarerx.navitus.com

Network Health
1-844-625-2208, 920-720-1811
networkhealth.com/employer/state

Optum Financial (formerly ConnectYourCare)
1-833-881-8158
www.connectyourcare.com/etf

Quartz
1-844-644-3455
ChooseQuartz.com

Robin with HealthPartners Health Plan
1-855-542-6922
healthpartners.com/etfrobin

Securian Financial
1-866-295-8690
www.LifeBenefits.com/plandesign/WIETF

ServeYou (mail-service pharmacy)
1-800-481-4940
serve-you-rx.com/navitus/

UnitedHealthcare
1-844-876-6175
UHCRetiree.com/etf

WEA Trust
1-866-485-0630
weatruststate.com

WebMD (formerly StayWell)
1-800-821-6591
webmdhealth.com/wellwisconsin/



Open Enrollment: September 27 - October 22, 2021

Mailed application must be postmarked by October 22, 2021



1-877-533-5020

7:00 a.m. to 5:00 p.m. (CST)
Monday-Friday



**PO Box 7931
Madison, WI 53707-7931**



etf.wi.gov



@wi_etf

Nondiscrimination and Language Access 42 U.S. Code § 18116

ETF complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats and others). ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact ETF at 1-877-533-5020; TTY: 711. If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: ETF Office of Policy, Privacy & Compliance
P.O. Box 7931, Madison, WI 53707-7931
1-877-533-5020; TTY: 711 • Fax: 608-267-4549
Email: ETFSMBPrivacyOfficer@etf.wi.gov

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Hmong – LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Chinese – 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 711)

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: 1-877-533-5020 (TTY: 711).

Arabic – ملاحظة: إذا كنت تتحدث اللغة العربية, فهناك خدمة مساعدة متاحة بلغتك دون أي مصاريف: اتصل بالرقم 1-877-533-5020 (خدمة الصم والبكم: 711)

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.
1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

If you need help filing a grievance, ETF's Office of Policy, Privacy & Compliance is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019; 1-800-537-7697 (TDD)

Complaint forms are available at hs.gov/ocr/office/file/index.html.

The Wisconsin Department of Employee Trust Funds is a state agency that administers the Wisconsin Retirement System pension, health insurance and other benefits offered to eligible government employees, former employees and retirees.

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

Pennsylvania Dutch – Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzscht, kannsch du mitaus Koschte ebber gricke, ass dihr helfst mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao – ໂປດລຸກບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ແຈ້ງຄ່າ, ແມ່ນມີຢູ່ໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.
Appelez le 1-877-533-5020 (ATS : 711).

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 711).

Hindi – ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

Albanian – KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë.
Telefononi në 1-877-533-5020 (TTY: 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 711).

For EEOC, COBRA, ACA marketplace and more federal and state notices, visit etf.wi.gov

Every effort has been made to ensure information in this guide is accurate. In the event of conflicting information, federal law, state statute, state health contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board shall be followed. The most current information can be found at etf.wi.gov.