

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



# **2022 Health Benefits Decision Guide**

Local High Deductible Health Plan  
Insurance for Employees, Retirees,  
and COBRA Continuant

ET-2169 (8/31/2021)  
PO7, PO17



# 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](http://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. Double check that your providers are still available.
- Every year, you *do* need to re-enroll for other options, such as an FSA, if offered by your employer.

#### ☐ 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.

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

#### ☐ Follow the steps in this guide

This guide was designed for you. There are steps and guidance throughout.

#### **Are you a retiree with Medicare and non-Medicare members on your health insurance?**

Pick the Medicare health plan first.

- If IYC Medicare Advantage or IYC Medicare Plus is selected, then pick a second plan for your non-Medicare members.
- If Health Plan Medicare is selected, your non-Medicare members will have the same health plan, just the non-Medicare version.

#### ☐ Enroll

Employees: Contact your payroll/benefits office.

Retirees: Complete a *Group Health Insurance Application/Change for Retirees & COBRA Continuant* (ET-2331), available online or from ETF.

Questions?



Employees: Contact your payroll/benefits office.

Retirees: Contact ETF at 1-877-533-5020.

# 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 11 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 11 for coverage details.

### State Maintenance Plan

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

The State Maintenance Plan (SMP) will no longer be available in the following counties: Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, and Trempealeau.

SMP will be newly offered in the following counties: Forest and Wood.

SMP will continue to be offered in the following counties: Florence, Pierce, Polk, Rusk, and St. Croix.

### Silver Sneakers Availability (Retirees Only)

WEA Trust, with the IYC Medicare Plus plan design, will continue to offer the Silver Sneakers gym membership for 2022.

UnitedHealthcare, with the IYC Medicare Advantage plan design, will transition to Renew Active effective January 1, 2022. Contact UnitedHealthcare with questions.

## Benefit Changes

### Medical Benefit Changes

- Coverage added for medically necessary orthognathic surgeries (i.e., corrective jaw surgeries).
- The medical maximum out-of-pocket limit has been 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 has been updated. See [etf.wi.gov/telemedicine](https://etf.wi.gov/telemedicine) for more details.

### Pharmacy Benefit Changes

For Non-Medicare Members:

- 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.

### Accident Plan

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](https://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](https://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](https://www.dhs.wisconsin.gov/covid-19/vaccine.htm), or call 211 or 1-877-947-2211.

Visit [etf.wi.gov/etf-response-covid-19](https://etf.wi.gov/etf-response-covid-19) for the latest information about your health benefits and COVID-19.



Sign up for Navitus' texting program to get occasional messages with valuable tips about your pharmacy benefits. It's easy to get started! Simply text "START" to 35385 to get the enrollment link.

**SIGN UP TODAY!**

 **NAVITUS**  
PHARMACY BENEFITS REINVENTED™



# 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](https://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.

 <b>Telemedicine</b>	 <b>Doctor's Office</b>	 <b>Urgent Care</b>	 <b>Emergency Care</b>
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**  
Healthier starts with you

**WebMD**  
health services

## 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.

Note: Retirees will see taxes removed from the total gift card amount. Medicare Advantage participants are not eligible for the Well Wisconsin incentive and have wellness incentives available through UnitedHealthcare.

[webmdhealth.com/wellwisconsin](https://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.



## For Participants without Medicare 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


## Quick Comparison


A high-level overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

	Local High Deductible Health Plan	Local Access High Deductible Health Plan
Monthly Cost (Premium)	\$\$\$\$	\$\$\$\$
Cost Per Visit	\$\$\$\$	\$\$\$\$
Provider Availability	Local	Nationwide
Nationwide Pharmacies	✓	✓
Out-of-Network Benefits	Emergency and urgent care	✓
Available Health Plan(s)	10 plans	WEA Trust

# Breakdown of Your Medical Costs

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

	Local High Deductible Health Plan	 Local Access High Deductible Health Plan
<b>Annual Medical Deductible</b> Individual / Family Counts toward out-of-pocket limit (OOPL)	\$1,500 / \$3,000 Deductible must be met before coverage begins Families: Must meet full family deductible	
<b>Annual Out-of-Pocket Limit (OOPL)</b> Individual / Family The most you will pay in a year for covered medical and prescription drug services	\$2,500 / \$5,000	
<b>Medical Coinsurance</b> Applies to services beyond the office visit copay such as X-rays and lab work	100% until deductible met After deductible: 10%	
<b>Preventive Services</b> See <a href="https://healthcare.gov/preventive-care-benefits">healthcare.gov/preventive-care-benefits</a>	\$0 Plan pays 100%	
<b>Telemedicine Services</b>	Varies by service type, see <a href="https://etf.wi.gov/telemedicine">etf.wi.gov/telemedicine</a>	
<b>Primary Care Office Visit</b>	100% until deductible met After deductible: \$15 copay	
<b>Specialty Provider Office Visit</b>	100% until deductible met After deductible: \$25 copay	
<b>Urgent Care</b>	100% until deductible met After deductible: \$25 copay	
<b>Emergency Room</b> Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer	100% until deductible met After deductible: \$75 copay, coinsurance applies to services beyond the copay	

 The Local Access HDHP offers 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](http://etf.benefits.navitus.com) to find an in-network pharmacy near you. In-network pharmacies are available nationwide. Both plan designs have the same pharmacy benefits.

<b>Prescription Deductible</b> (Individual / Family)	Combined medical & pharmacy: \$1,500 / \$3,000  You pay 100% of most pharmacy costs until deductible is met <sup>1</sup>
Prescription Copay / Coinsurance	
Level 1	After deductible: \$5 or less
Level 2	After deductible: 20% (\$50 max)
Level 3	After deductible: 40% (\$150 max) <sup>2</sup>
Level 4	After deductible: \$50 <sup>3</sup>
Preventive (As federally required)	\$0 - Plan pays 100%
Prescription Out-Of-Pocket Limit	
Levels 1, 2, 3 & 4 (Individual / Family)	Combined medical and pharmacy: \$2,500 / \$5,000

<sup>1</sup>Before 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.

<sup>2</sup>For 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.

<sup>3</sup>Must 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](http://ServeYouRx.com) or call **800-481-4940**.

SERVE YOU   
DIRECT







For Retirees with Medicare

## 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 your health plan will help pay for services not covered by Medicare

## Quick Comparison

A high-level overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

	IYC Medicare Advantage	IYC Medicare Plus	Health Plan Medicare
Monthly Cost (Premium)	\$\$\$	\$\$\$	\$\$\$
Provider Availability (Provider must accept Medicare payments)	Nationwide	Worldwide	Local
Nationwide Pharmacies	✓	✓	✓
Available Health Plan(s)	UnitedHealthcare	WEA Trust	10 plans
Helps Pay for Services Not Covered by Medicare	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment	None	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment
Covered Length of Stay at a Skilled Nursing Facility	120 days at any facility	120 days at a Medicare-approved facility 30 days at a facility not approved by Medicare	120 days at any facility

# Breakdown of Your Medical Costs

	IYC Medicare Advantage & Health Plan Medicare	IYC Medicare Plus
<b>Annual Medical Deductible</b>	\$0	\$0
<b>Annual Medical Coinsurance</b>	\$0*	\$0*
<b>Annual Medical Out-of-Pocket Limit (OOPL)</b>	None*	None*
<b>Outpatient illness/injury related services</b>	\$0	\$0
<b>Emergency Room Copay</b>	\$60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer.)	\$0
<b>Licensed Skilled Nursing Facility</b> Medicare-covered services in a Medicare-approved facility	\$0 for the first 120 days, 100% after 120 days <b>3-day hospital stay required</b> for Health Plan Medicare. (Not required for IYC Medicare Advantage)	\$0 for the first 120 days, 100% after 120 days <b>Requires a 3-day hospital stay</b>
<b>Licensed Skilled Nursing Facility</b> (Non-Medicare approved facility) If admitted within 24 hours following a hospital stay	\$0 for the first 120 days, 100% after 120 days	\$0 for eligible expenses for the first 30 days, 100% after 30 days
<b>Hospital</b> Semiprivate room and board, and miscellaneous hospital services and supplies such as drugs, X-rays, lab tests and operating room	\$0 Must be medically necessary and in-network unless emergency	\$0 for first 90 days and up to 150 days with “lifetime reserve” “Lifetime reserve” days are a one-time additional 60 days of hospital coverage paid by Medicare Once “lifetime reserve” is exhausted, you pay 100% after 90 days
<b>Medical Supplies</b> Durable medical equipment, durable diabetic equipment and related supplies	<b>Medicare-approved supplies:</b> 20% up to \$500 OOPL per individual, after OOPL: \$0 <b>Supplies NOT covered by Medicare:</b> 20% up to \$500 OOPL per individual, after OOPL: \$0	<b>Medicare-approved supplies:</b> \$0 <b>Supplies NOT covered by Medicare:</b> 100%
<b>Routine Hearing Exam</b>	\$0	You pay 100%
<b>Hearing Exam for Illness or Disease</b>	\$0	\$0

	IYC Medicare Advantage & Health Plan Medicare	IYC Medicare Plus
<b>Hearing Aid</b> Per ear, every 3 years	20% until plan pays \$1,000, then 100% of the costs	You pay 100%
<b>Home Health Care</b> If receiving care under a doctor for part-time skilled nursing care, part-time home health aide care, physical therapy, occupational therapy, speech-language pathology services, medical social services	<p><b>Medicare pays:</b> 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p><b>Plan pays:</b> 100% for 50 visits per year, plan may approve an additional 50 visits</p> <p><b>IYC Medicare Advantage</b> has no visit limits</p> <p><b>You pay:</b> Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p>	<p><b>Medicare pays:</b> 100% for visits considered medically necessary by Medicare, generally fewer than 7 days a week, less than 8 hours a day and 28 or fewer hours per week for up to 21 days</p> <p><b>Plan pays:</b> 100% for up to 365 visits per year</p> <p><b>You pay:</b> Full costs of visits beyond 365 visits per year</p>

\*Different for medical supplies and hearing aids

## Breakdown of Your Pharmacy Costs

Visit [members.navitus.com](https://members.navitus.com) to find an in-network pharmacy near you. In-network pharmacies are available nationwide. All Medicare plan designs have the same pharmacy benefits.

<b>Prescription Deductible</b>	None
<b>Prescription Copay / Coinsurance</b>	
<b>Level 1</b>	\$5
<b>Level 2</b>	20% (\$50 max)
<b>Level 3</b>	40% (\$150 max)
<b>Level 4</b>	\$50*
<b>Preventive</b> As federally required	\$0 - Plan pays 100%
<b>Prescription Out-Of-Pocket Limit</b>	
<b>Levels 1 &amp; 2</b> (Individual / Family)	\$600 / \$1,200
<b>Level 3</b> (Individual / Family)	\$8,700 / \$17,400
<b>Level 4</b> (Individual / Family)	\$1,200 / \$2,400

\*Price if you fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacies. If you do not fill at one of these pharmacies, you will pay 40% (\$200 max). The amounts paid will not apply to the Level 4 OOP, rather, to a limit of \$8,700 individual / \$17,400 family.



For all participants

## Step 2: Choose a Health Plan

Complete this step if you selected the Local Health Plan or Health Plan Medicare. Skip the map and turn to pages 15-17 for rates if you selected:

- IYC Medicare Advantage (available nationwide), or
- IYC Medicare Plus (available worldwide).

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



\*limited provider availability

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **IYC Medicare Plus** (both available worldwide).

### 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



## 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
- State Maintenance Plan (SMP) by WEA Trust

## 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 System

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **IYC Medicare Plus** (both available worldwide).

\*limited provider availability

## 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
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust West - Chippewa Valley
- WEA Trust West - Mayo Clinic Health System

## Polk

- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- 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

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **IYC Medicare Plus** (both available worldwide).

\*limited provider availability

## Richland

- Dean Health Plan
- HealthPartners Health Plan
- Quartz Central

## Rock

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

## Rusk

- HealthPartners Health Plan
- State Maintenance Plan (SMP) by WEA Trust
- 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
- State Maintenance Plan (SMP) by WEA Trust
- 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

## Waushara

- 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\*
- State Maintenance Plan (SMP) by WEA Trust
- WEA Trust - East

Available in every county: **IYC Medicare Advantage** (available nationwide), or the **Access Plan** or **IYC Medicare Plus** (both available worldwide).

\*limited provider availability



# 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](https://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.

# Monthly Premiums (Participants **without** Medicare)

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 20.

	Local High Deductible Health Plan	
	Individual	Family
Aspirus Health Plan	\$896.44	\$2,205.78
Dean Health Insurance	\$681.82	\$1,669.24
Dean Health Insurance - Prevea360	\$675.54	\$1,653.54
GHC of Eau Claire	\$692.90	\$1,696.94
GHC of South Central Wisconsin	\$583.50	\$1,423.44
HealthPartners Health Plan	\$917.22	\$2,257.74
Medical Associates Health Plans	\$635.70	\$1,553.94
MercyCare Health Plans	\$600.06	\$1,464.84
Network Health	\$709.34	\$1,738.04
Quartz Central	\$873.12	\$2,147.48
Quartz - UW Health	\$618.98	\$1,512.14
Quartz West	\$732.80	\$1,796.68
Robin with HealthPartners Health Plan	\$955.14	\$2,352.54
State Maintenance Plan (SMP) <sup>1</sup> by WEA Trust	\$792.70	\$1,946.46
WEA Trust - East	\$831.62	\$2,043.74
WEA Trust West - Chippewa Valley	\$946.90	\$2,331.94
WEA Trust West - Mayo Clinic Health System	\$932.70	\$2,296.44
	Local Access High Deductible Health Plan	
	Individual	Family
WEA Trust <sup>1</sup>	\$996.36	\$2,455.60

<sup>1</sup>Members with the Access Plan or SMP coverage who enroll in Medicare Parts A and B will automatically be moved to the IYC Medicare Plus plan. All other non-Medicare family members will remain covered under the Access Plan or SMP.



# Monthly Premiums (Retirees with Medicare)

“**Medicare All**” is family coverage where all insured members are enrolled in Medicare Parts A, B, and D.

“**Medicare Some**” is family coverage with at least one insured family member enrolled in Medicare Parts A, B, and D. The “Medicare Some” rates below include the Local HDHP for non-Medicare members.

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 20.

	Individual	Medicare Some	Medicare All
	IYC Medicare Advantage		
UnitedHealthcare	\$253.78	See next page	\$484.02
	IYC Medicare Plus		
WEA Trust	\$422.02	See next page	\$820.50
	Health Plan Medicare		
Aspirus Health Plan	\$675.72	\$1,548.62	\$1,327.90
Dean Health Insurance	\$534.82	\$1,193.10	\$1,046.10
Dean Health Insurance - Prevea360	\$531.30	\$1,183.30	\$1,039.06
GHC of Eau Claire	\$465.62	\$1,134.98	\$907.70
GHC of South Central Wisconsin	\$482.54	\$1,042.50	\$941.54
HealthPartners Health Plan	\$500.08	\$1,393.76	\$976.62
Medical Associates Health Plans	\$427.92	\$1,040.08	\$832.30
MercyCare Health Plans	\$448.58	\$1,025.10	\$873.62
Network Health	\$560.22	\$1,246.02	\$1,096.90
Quartz Central	\$577.98	\$1,427.56	\$1,132.42
Quartz - UW Health	\$449.32	\$1,044.76	\$875.10
Quartz West	\$506.98	\$1,216.24	\$990.42
Robin with HealthPartners Health Plan	\$514.42	\$1,446.02	\$1,005.30
State Maintenance Plan (SMP) by WEA Trust	\$422.02	\$1,191.18	\$820.50
WEA Trust - East	\$504.64	\$1,312.72	\$985.74
WEA Trust West - Chippewa Valley	\$564.26	\$1,487.62	\$1,104.98
WEA Trust West - Mayo Clinic Health System	\$557.98	\$1,467.14	\$1,092.42

# Monthly Premiums

## “Medicare Some” Rates for IYC Medicare Plus & IYC Medicare Advantage

When you select IYC Medicare Advantage or IYC Medicare Plus to coordinate with your Medicare coverage, you can select a different plan for your non-Medicare members.

Uniform Dental premiums are added to your medical premiums if you choose coverage. See premiums on page 20.

Non-Medicare Health Plan	with IYC Medicare Advantage	with IYC Medicare Plus
Aspirus Health Plan	\$1,126.68	\$1,294.92
Dean Health Insurance	\$912.06	\$1,080.30
Dean Health Insurance - Prevea360	\$905.78	\$1,074.02
GHC of Eau Claire	\$923.14	\$1,091.38
GHC of South Central Wisconsin	\$813.74	\$981.98
HealthPartners Health Plan	\$1,147.46	\$1,315.70
Medical Associates Health Plans	\$865.94	\$1,034.18
MercyCare Health Plans	\$830.30	\$998.54
Network Health	\$939.58	\$1,107.82
Quartz Central	\$1,103.36	\$1,271.60
Quartz - UW Health	\$849.22	\$1,017.46
Quartz West	\$963.04	\$1,131.28
Robin with HealthPartners Health Plan	\$1,185.38	\$1,353.62
State Maintenance Plan (SMP) by WEA Trust	\$1,022.94	\$1,191.18
WEA Trust - East	\$1,061.86	\$1,230.10
WEA Trust West - Chippewa Valley	\$1,177.14	\$1,345.38
WEA Trust West - Mayo Clinic Health System	\$1,162.94	\$1,331.18
Access Plan by WEA Trust	\$1,226.60	\$1,394.84



For all participants

## Step 3: Consider Supplemental Benefits

You may be eligible for even more coverage if your employer chooses to offer dental, vision, and/or accident insurance.

Retirees are eligible for dental and vision insurance.

# 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

### 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](https://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!

# 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



# 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.

## For Employees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Individual	\$30.20*	\$34.72	\$9.76	\$20.98
Individual + Spouse	---	---	\$19.52	\$41.96
Individual + Child(ren)	---	---	\$13.16	\$38.96
Family	\$75.50*	\$86.80	\$23.40	\$64.28

\*Added to your health insurance premium and may be partially paid by your employer

## For Retirees

	Uniform Dental	Preventive Plan	Select Plan	Select Plus Plan
Retiree	\$30.20	\$34.72	\$16.22	\$31.12
Retiree + Spouse	---	---	\$32.96	\$62.24
Retiree + Child(ren)	---	---	\$22.26	\$57.58
Family	\$75.50*	\$86.80	\$39.56	\$94.94

\*Medicare Some or Medicare All recipients pay a family rate of \$60.40

## 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. Active employees may be eligible for coverage if your employer chooses to offer this benefit.

### 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 outpatient rehabilitation therapy (new for 2022) and identity theft protection.



1-866-295-8690

[www.LifeBenefits.com/  
plandesign/WIETF](http://www.LifeBenefits.com/plandesign/WIETF)

[madisonbranch@securian.com](mailto:madisonbranch@securian.com)

## Monthly Premium:

Employee: \$4.38 | Employee + Spouse: \$6.26 | Employee + Child(ren): \$8.44 | Family: \$12.32

# 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](http://www.deltadentalwi.com/state-of-wi-vision) for complete coverage details and [www.eyemedvisioncare.com](http://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.

Employee	Individual + Spouse	Individual + Child(ren)	Employee Family
\$5.72	\$11.42	\$12.88	\$20.58
Retiree	Retiree + Spouse	Retiree + Child(ren)	Retiree Family
\$5.72	\$11.42	\$11.42	\$13.41

## 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
Single vision eyeglasses copay	\$25 / person	Up to \$30 / person
Bifocal eyeglasses copay	\$25 / person	Up to \$50 / person
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

\*\$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.)
- Active employees may be eligible for vision coverage if your employer chooses to offer this benefit.
- All retirees are eligible. Must re-enroll in vision at retirement.
- You cannot cancel your vision election mid-year without a qualifying event.

## Plan Administrator

**DeltaVision®**

1-844-337-8383

[deltadentalwi.com/state-of-wi-vision](http://deltadentalwi.com/state-of-wi-vision)

See [etf.wi.gov](http://etf.wi.gov) for complete coverage.  
Contact DeltaVision with questions.

# Health Plan and Vendor Contact Information

Aspirus Health Plan  
1-866-631-8583  
[p1.aspirushealthplan.com/etf](http://p1.aspirushealthplan.com/etf)

Dean Health Insurance  
1-800-279-1301  
[deancare.com/wi-employees](http://deancare.com/wi-employees)

Dean Health Insurance-Prevea360 Health Plan  
1-877-230-7555  
[prevea360.com/wi-employees](http://prevea360.com/wi-employees)

Delta Dental  
1-844-337-8383  
[deltadentalwi.com/state-of-wi](http://deltadentalwi.com/state-of-wi)

DeltaVision with EyeMed Vision Care  
1-844-337-8383  
[deltadentalwi.com/state-of-wi-vision](http://deltadentalwi.com/state-of-wi-vision)

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

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

HealthPartners Health Plan  
1-855-542-6922, 952-883-5000  
[healthpartners.com/stateofwis](http://healthpartners.com/stateofwis)

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

Medical Associates Health Plans  
1-866-421-3992  
[mahealthcare.com](http://mahealthcare.com)

MercyCare Health Plans  
1-800-895-2421 option 5  
[mercycarehealthplans.com](http://mercycarehealthplans.com)

Navitus Health Solutions  
1-866-333-2757  
[www.navitus.com](http://www.navitus.com)

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

Network Health  
1-844-625-2208, 920-720-1811  
[networkhealth.com/employer/state](http://networkhealth.com/employer/state)

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

Quartz  
1-844-644-3455  
[ChooseQuartz.com](http://ChooseQuartz.com)

Robin with HealthPartners Health Plan  
1-855-542-6922  
[healthpartners.com/etfrobin](http://healthpartners.com/etfrobin)

Securian Financial  
1-866-295-8690  
[www.LifeBenefits.com/plandesign/WIETF](http://www.LifeBenefits.com/plandesign/WIETF)

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

UnitedHealthcare  
1-844-876-6175  
[UHCRetiree.com/etf](http://UHCRetiree.com/etf)

WEA Trust  
1-866-485-0630  
[weatruststate.com](http://weatruststate.com)

WebMD (formerly StayWell)  
1-800-821-6591  
[webmdhealth.com/wellwisconsin/](http://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](http://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](http://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, kannscht 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, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. 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](http://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](http://etf.wi.gov).