



2025 Insurance Benefits Decision Guide

State of Wisconsin Group Health Insurance for Retirees and COBRA Continuant

ET-2108 (8/28/2024)



About This Guide

This guide provides an overview of benefits available to you for 2025; open enrollment is **September 30 to October 25, 2024**. Visit etf.wi.gov/insurance for complete information.

Your Enrollment Checklist

I'm happy with my benefits

- Review changes for next year**
Each year there are changes to your benefits. Review benefits you are enrolled in. Make sure that your plan is still available in your area.
 - You do not need to reenroll 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 reenroll for other options, such as an HSA 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.

HDHP participants only

- Reenroll in your Health Savings Account (HSA)**
You must reenroll each year. Visit our website for enrollment instructions.

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

- Follow these steps:**
Review benefits you are enrolled in and visit etf.wi.gov/insurance for complete benefits information, videos to help you review your options, and virtual vendor forums hosted by health plans and other vendors.

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

Pick a Medicare health plan.

- If IYC Medicare Advantage or 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.

Are you a retiree with Medicare and all members on your health insurance are enrolled in Medicare Parts A and B?

Pick a Medicare health plan. All members will have the same health plan.

- Enroll**
Once you've followed the steps in this book, complete a *Health Insurance Application/Change for Retirees* (ET-2331), available online or from ETF.



Do you have questions? Contact ETF at 1-877-533-5020.

What's Changing in 2025

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.

Health Plan Changes

Dean Health Plan - Prevea360 West and Mayo Clinic will now be known as *Dean Health Plan - Medica West and Mayo Clinic Health System*.

Benefit Changes

Medical Benefit Changes

The Group Insurance Board approved the following medical benefit changes effective January 1, 2025:

- Expanded the lifetime limit on orthoptic eye training from two to no more than twelve.
- Clarified nutritional counseling coverage. The certificate language was clarified to allow for nutritional counseling services related to weight management.

The annual medical deductible for the High Deductible Health Plan (HDHP) and Access HDHP has increased to comply with federal requirements:

- Individual: increased to \$1,650
- Family: increased to \$3,300

Life Insurance

Introducing Empathy

Available at no cost, Empathy is a service that offers a holistic approach to bereavement support by providing insured individuals and beneficiaries personalized guidance and care for the administrative, emotional, legal, and financial challenges both when preparing for a loss and after their loved one passes away.

Empathy is available for members and their beneficiaries enrolled in the Accident Plan and/or the Group Life Insurance Program. Access to Empathy is made available during the claims process.

Reminders for Participants *without* Medicare

Preventive Care

Your health plan pays 100% of certain preventive care services with no out-of-pocket costs to you. Preventive care is routine health care that includes screenings, checkups, and patient counseling to help prevent illnesses, disease, or other health problems.

To learn more on preventive care coverage, visit etf.wi.gov/preventive-care-services-covered-100

Preventive Drugs Covered at 100%

Your pharmacy benefit pays 100% of certain preventive drugs with no out-of-pocket costs to you. A preventive drug is used to help avoid disease and maintain health. These drugs are considered effective in preventing the development of a health condition or disease.

To learn more on preventive drug coverage, visit etf.wi.gov/preventive-drugs-covered-100

Attend an Insurance Benefits Forum

ETF will be hosting a number of virtual forums during the open enrollment period for you to learn about the 2025 plan year. You'll have the opportunity to ask questions directly to health plans and vendors like Optum Financial, Delta Dental, and WebMD. Visit etf.wi.gov/insurance to register.



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

An 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.

No matter which plan design option or health plan you choose, the same in-network services are covered (Uniform Benefits). The main differences are premiums, how much you pay when you visit a provider, if you can see providers locally or nationwide, and out-of-network benefits.



	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
Monthly Cost (Premium)	\$\$\$	\$\$\$	\$\$\$	\$\$\$
Cost Per Visit	\$\$\$	\$\$\$	\$\$\$	\$\$\$
In-Network Provider Availability	Local	Local	Nationwide*	Nationwide*
Nationwide Pharmacies	✓	✓	✓	✓
Out-of-Network Benefits	Emergency and urgent care	Emergency and urgent care	✓	✓
Available Health Plan(s)	Many plans; see page 9	Many plans; see page 9	Dean Health Plan	Dean Health Plan
Save money pre-tax in a Health Savings Account (required to have open account)	---	✓	---	✓

*The Access plans offer worldwide out-of-network benefits.

Breakdown of Your Medical Costs

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

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

	IYC Health Plan	 Access Plan	HDHP	 Access HDHP
Annual Medical Deductible Individual / Family Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)	\$250 / 500	Office visit copays, preventive services, and prescription drugs do not count toward your deductible	\$1,650 / 3,300	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 Percentage of costs of a covered service you pay, 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 Routine health care like checkups to prevent illness and disease. 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	

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: \$1,650 / \$3,300 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)	\$9,200 / \$18,400			

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 Pharmacy.

Start Saving With



Save time and money by getting the medications you take on a regular basis delivered right to your door with Serve You Rx Home Delivery Pharmacy.*

Customer service available: Monday-Friday 7:30 a.m.-9 p.m., Saturday 8 a.m.-6 p.m., and Sunday 9 a.m.-3 p.m.

Free Home Delivery

Call 800-481-4940 to get started today!



Easy Refills, Pharmacist Support 24/7, and Secure Packaging**

*Serve You Rx Home Delivery Pharmacy administers your home delivery prescription benefit. **Free standard shipping to your home or other address of your choice.

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[ServeYouRx.com](https://www.ServeYouRx.com)



For Participants 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

An overview of the available It's Your Choice plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription. Complete information is available on the ETF website.

	IYC Medicare Advantage	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	UnitedHealthcare	Many plans; see page 9
Helps Pay for Services Not Covered by Medicare	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment not covered by Medicare	None	✓ Also helps pay for: hearing aids, routine hearing and vision exams, durable medical equipment not covered by Medicare
Covered Length of Stay at a Skilled Nursing Facility	120 days at any facility	120 days at a Medicare-approved facility, or 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	Medicare Plus
Annual Medical Deductible	\$0	\$0
Annual Medical Coinsurance	\$0*	\$0*
Annual Medical Out-of-Pocket Limit (OOPL)	None*	None*
Outpatient Illness/Injury-Related Services	\$0	\$0
Emergency Room Copay	\$60 copay (Waived if admitted as an inpatient directly from the emergency room or for observation for 24 hours or longer)	\$0
Licensed Skilled Nursing Facility Medicare-covered services in a Medicare-approved facility	\$0 for the first 120 days, 100% after 120 days 3-day hospital stay required for Health Plan Medicare (Not required for IYC Medicare Advantage)	\$0 for the first 120 days, 100% after 120 days Requires a 3-day hospital stay
Licensed Skilled Nursing Facility (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
Hospital 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 Health Plan Medicare: Must be 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 120 days
Medical Supplies Durable medical equipment, durable diabetic equipment, and related supplies	Medicare-approved supplies: 20% up to \$500 OOPL per individual, after OOPL: \$0 Supplies NOT covered by Medicare: 20% up to \$500 OOPL per individual, after OOPL: \$0	Medicare-approved supplies: \$0 Supplies NOT covered by Medicare: 100%
Routine Hearing Exam	\$0	You pay 100%
Hearing Exam for Illness or Disease	\$0	\$0

*Different for medical supplies and hearing aids

	IYC Medicare Advantage & Health Plan Medicare	Medicare Plus
Hearing Aid per ear, every 3 years	20% until plan pays \$1,000, then 100% of the costs	You pay 100%
Home Health Care Visits 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>Medicare pays: 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>Plan pays: Any amounts after Medicare pays for 50 visits per year, plan may approve an additional 50 visits</p> <p>IYC Medicare Advantage has no visit limits</p> <p>You pay: Full costs of visits not covered by Medicare and the plan beyond the 50 (or if approved, 100) visits per year</p>	<p>Medicare pays: 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>Plan pays: Any amounts after Medicare pays for up to 365 visits per year</p> <p>You pay: Full costs of visits beyond 365 visits per year</p>

Breakdown of Your Pharmacy Costs

Visit 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. All prescription copays/coinsurances will apply to the 2025 Medicare Part D out-of-pocket limit of \$2,000.

Prescription Deductible	None
Prescription Copay / Coinsurance	
Level 1	Up to \$5
Level 2	20% (\$50 max)
Level 3	40% (\$150 max)
Level 4	\$50*
Prescription Out-Of-Pocket Limit	
Levels 1 & 2 (Per individual)	\$600
Level 3 (Per individual)	\$2,000
Level 4 (Per individual)	\$1,200

*Price if you fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacy. If you do not fill at one of these pharmacies, you will pay 40% (\$200 max).



For all participants

Step 2: Choose a Health Plan

Complete this step if you selected the IYC Health Plan, HDHP or Health Plan Medicare. Skip the map and turn to pages 13-15 for rates if you selected:

- an Access Plan design (available worldwide),
- IYC Medicare Advantage (available nationwide), or
- Medicare Plus (available worldwide).

A health plan determines:

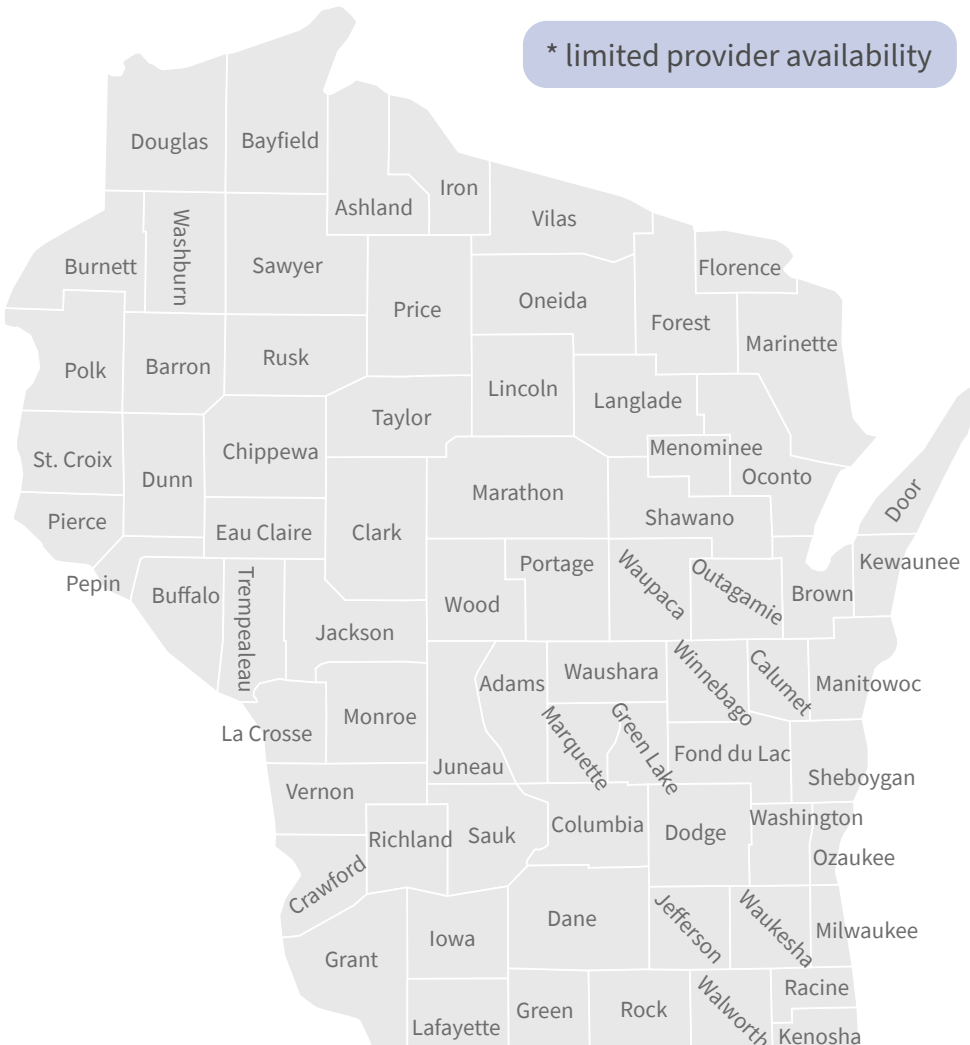
- Where you can receive care
- What providers you can see

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

Health Plans by County

IYC Medicare Advantage is available nationwide. The **Access Plan** and **Medicare Plus** are available worldwide.

* limited provider availability



Adams

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

Ashland

- GHC of Eau Claire Greater WI
- HealthPartners West

Barron

- Dean Health Plan – Medica West and Mayo Clinic
- GHC of Eau Claire River Region
- Security

Bayfield

- GHC of Eau Claire Greater WI
- HealthPartners West

Brown

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Buffalo

- Dean Health Plan – Medica West and Mayo Clinic*
- GHC of Eau Claire Greater WI
- Quartz West*

Burnett

- GHC of Eau Claire Greater WI
- HealthPartners West

Calumet

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

Chippewa

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire River Region
- Security
- Quartz West

Clark

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI
- Quartz West*
- Security

Columbia

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

Crawford

- Dean Health Plan
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Medical Associates Health Plan
- Quartz West

Dane

- Dean Health Plan
- GHC-SCW Dane Choice
- Quartz - UW Health

Dodge

- Dean Health Plan
- Network Health
- Quartz Central

Door

- Dean Health Plan - Prevea360 East
- Network Health

Douglas

- GHC of Eau Claire Greater WI
- HealthPartners West

Dunn

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire River Region

Eau Claire

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire River Region
- Quartz West
- Security

Florence

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI*
- Robin with HealthPartners*
- State Maintenance Plan (SMP) by Dean

Fond du Lac

- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

Forest

- Aspirus Health Plan

Grant

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

Green

- Dean Health Plan
- GHC of Eau Claire Greater WI
- MercyCare Health Plan
- Quartz Central

Green Lake

- Common Ground
- Dean Health Plan
- Network Health
- Quartz Central
- Robin with HealthPartners

Iowa

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

Iron

- Aspirus Health Plan*
- GHC of Eau Claire Greater WI

Jackson

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Jefferson

- Dean Health Plan
- GHC-SCW Neighbors
- MercyCare Health Plan
- Quartz Central

Juneau

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

Kenosha

- HealthPartners Southeast
- Network Health

Kewaunee

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

* limited provider availability

IYC Medicare Advantage is available nationwide. The **Access Plan** and **Medicare Plus** are available worldwide.

La Crosse

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Lafayette

- Dean Health Plan
- GHC of Eau Claire Greater WI
- GHC-SCW Neighbors
- Medical Associates Health Plan
- Quartz Central

Langlade

- Aspirus Health Plan
- GHC of Eau Claire Greater WI

Lincoln

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Manitowoc

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Marathon

- Aspirus Health Plan
- Security

Marinette

- Common Ground
- Dean Health Plan - Prevea360 East*
- Network Health
- Robin with HealthPartners

Marquette

- Dean Health Plan*
- Network Health*
- Quartz Central
- Robin with HealthPartners*

Menominee

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

Milwaukee

- Common Ground
- HealthPartners Southeast
- Network Health

Monroe

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Oconto

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

Oneida

- Aspirus Health Plan
- Security

Outagamie

- Common Ground
- Dean Health Plan - Prevea360 East
- Network Health
- Robin with HealthPartners

Ozaukee

- Common Ground
- HealthPartners Southeast
- Network Health

Pepin

- Dean Health Plan - Medica West and Mayo Clinic
- Quartz West*

Pierce

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- HealthPartners Health Plan West

Polk

- GHC of Eau Claire Greater WI
- HealthPartners West

Portage

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Network Health*
- Security

Price

- Aspirus Health Plan*
- Security

Racine

- HealthPartners Southeast
- Network Health

Richland

- Dean Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central

Rock

- Dean Health Plan
- MercyCare Health Plan
- Quartz Central

Rusk

- GHC of Eau Claire River Region
- Security

Sauk

- Dean Health Plan
- GHC-SCW Neighbors
- Quartz Central

Sawyer

- GHC of Eau Claire Greater WI

Shawano

- Aspirus Health Plan
- Common Ground
- Dean Health Plan - Prevea360 East*
- Network Health
- Robin with HealthPartners

* limited provider availability

IYC Medicare Advantage is available nationwide. The **Access Plan** and **Medicare Plus** are available worldwide.

Sheboygan

- Common Ground
- Dean Health Plan - Prevea360 East
- HealthPartners Southeast
- Network Health

St. Croix

- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- HealthPartners West

Taylor

- Aspirus Health Plan
- Security*

Trempealeau

- Dean Health Plan - Medica West and Mayo Clinic
- Quartz West

Vernon

- Dean Health Plan
- Dean Health Plan - Medica West and Mayo Clinic
- GHC of Eau Claire Greater WI
- Quartz West

Vilas

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Security

Walworth

- Dean Health Plan*
- MercyCare Health Plan
- Quartz Central

Washburn

- GHC of Eau Claire Greater WI
- HealthPartners West

Washington

- Common Ground
- HealthPartners Southeast
- Network Health

Waukesha

- Common Ground
- Dean Health Plan
- HealthPartners Southeast
- Network Health
- Quartz Central

Waupaca

- Common Ground
- Network Health
- Robin with HealthPartners

Waushara

- Aspirus Health Plan
- Common Ground
- Network Health
- Quartz Central
- Robin with HealthPartners

Winnebago

- Common Ground
- Network Health
- Robin with HealthPartners

Wood

- Aspirus Health Plan
- GHC of Eau Claire Greater WI
- Quartz Central
- Security

* limited provider availability

IYC Medicare Advantage is available nationwide. The **Access Plan** and **Medicare Plus** are available 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.

Monthly Premiums - Retirees without Medicare

Total monthly premium prices are shown with and without Uniform Dental. Supplemental dental plans are available. See page 17 for dental information.

	Individual with / without dental	Family with / without dental	Individual with / without dental	Family with / without dental
	IYC Health Plan		HDHP	
Aspirus Health Plan	\$1,102.64 / \$1,069.92	\$2,714.32 / \$2,632.52	\$956.80 / \$924.08	\$2,349.74 / \$2,267.94
Common Ground	\$1,072.82 / \$1,040.10	\$2,639.78 / \$2,557.98	\$931.16 / \$898.44	\$2,285.64 / \$2,203.84
Dean Health Plan	\$997.18 / \$964.46	\$2,450.68 / \$2,368.88	\$866.10 / \$833.38	\$2,122.98 / \$2,041.18
Dean Health Plan - Medica West and Mayo Clinic	\$1,257.70 / \$1,224.98	\$3,101.98 / \$3,020.18	\$1,090.16 / \$1,057.44	\$2,683.14 / \$2,601.34
Dean Health Plan - Prevea360 East	\$1,100.68 / \$1,067.96	\$2,709.42 / \$2,627.62	\$955.12 / \$922.40	\$2,345.54 / \$2,263.74
GHC of Eau Claire Greater WI	\$1,157.90 / \$1,125.18	\$2,852.48 / \$2,770.68	\$1,004.32 / \$971.60	\$2,468.54 / \$2,386.74
GHC of Eau Claire River Region	\$1,182.68 / \$1,149.96	\$2,914.42 / \$2,832.62	\$1,025.64 / \$992.92	\$2,521.84 / \$2,440.04
GHC - SCW Dane Choice	\$942.28 / \$909.56	\$2,313.42 / \$2,231.62	\$818.90 / \$786.18	\$2,004.98 / \$1,923.18
GHC - SCW Neighbors	\$993.62 / \$960.90	\$2,441.78 / \$2,359.98	\$863.04 / \$830.32	\$2,115.34 / \$2,033.54
HealthPartners Southeast	\$1,091.86 / \$1,059.14	\$2,687.38 / \$2,605.58	\$947.54 / \$914.82	\$2,326.58 / \$2,244.78
HealthPartners West	\$1,112.60 / \$1,079.88	\$2,739.22 / \$2,657.42	\$965.36 / \$932.64	\$2,371.14 / \$2,289.34
Medical Associates Health Plans	\$1,022.18 / \$989.46	\$2,513.18 / \$2,431.38	\$887.60 / \$854.88	\$2,176.74 / \$2,094.94
MercyCare Health Plans	\$911.70 / \$878.98	\$2,236.98 / \$2,155.18	\$792.60 / \$759.88	\$1,939.24 / \$1,857.44
Network Health	\$1,080.26 / \$1,047.54	\$2,658.38 / \$2,576.58	\$937.56 / \$904.84	\$2,301.64 / \$2,219.84
Quartz Central	\$1,105.30 / \$1,072.58	\$2,720.98 / \$2,639.18	\$959.08 / \$926.36	\$2,355.44 / \$2,273.64
Quartz UW Health	\$963.40 / \$930.68	\$2,366.22 / \$2,284.42	\$837.06 / \$804.34	\$2,050.38 / \$1,968.58
Quartz West	\$1,087.32 / \$1,054.60	\$2,676.02 / \$2,594.22	\$943.62 / \$910.90	\$2,316.78 / \$2,234.98
Robin with HealthPartners	\$1,125.54 / \$1,092.82	\$2,771.58 / \$2,689.78	\$976.50 / \$943.78	\$2,398.98 / \$2,317.18
Security Health Plan	\$1,135.94 / \$1,103.22	\$2,797.58 / \$2,715.78	\$985.44 / \$952.72	\$2,421.34 / \$2,339.54
State Maintenance Plan (SMP) ¹ - Dean Health Plan	\$1,330.24 / \$1,297.52	\$3,283.34 / \$3,201.54	\$1,130.36 / \$1,097.64	\$2,783.64 / \$2,701.84
	Access Plan		Access HDHP	
Dean Health Plan ¹	\$1,700.12 / \$1,667.40	\$4,208.04 / \$4,126.24	\$1,441.06 / \$1,408.34	\$3,560.40 / \$3,478.60

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

Monthly Premiums - Retirees with Medicare

There are three types of Medicare-coordinated coverage:

- **Individual:** Individual coverage for a member enrolled in Medicare Parts A, B, and D.
- **Medicare Some:** Family coverage with at least one insured family member enrolled in Medicare Parts A, B, and D. See the next page for rates.
- **Medicare All:** Family coverage where all insured members are enrolled in Medicare Parts A, B, and D.

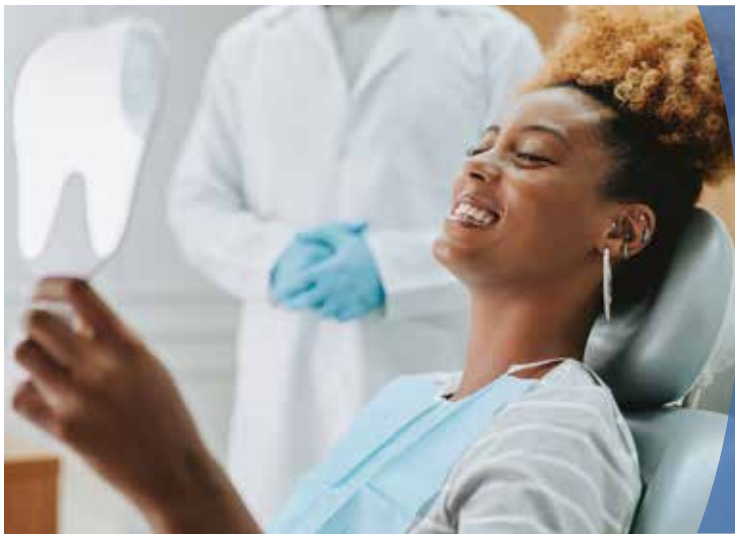
Total monthly premiums are shown with and without Uniform Dental. Supplemental dental plans are available. See page 17 for dental information.

	Individual with / without dental	Medicare All with / without dental
IYC Medicare Advantage by UnitedHealthcare	\$360.74 / \$328.02	\$693.30 / \$627.86
Medicare Plus by UnitedHealthcare	\$507.20 / \$474.48	\$986.22 / \$920.78
Aspirus Health Plan	\$697.56 / \$664.84	\$1,366.94 / \$1,301.50
Common Ground	\$682.66 / \$649.94	\$1,337.14 / \$1,271.70
Dean Health Plan	\$602.90 / \$570.18	\$1,177.62 / \$1,112.18
Dean Health Plan - Medica West and Mayo Clinic	\$762.66 / \$729.94	\$1,497.14 / \$1,431.70
Dean Health Plan - Prevea360 East	\$686.02 / \$653.30	\$1,343.86 / \$1,278.42
GHC of Eau Claire Greater WI	\$725.20 / \$692.48	\$1,422.22 / \$1,356.78
GHC of Eau Claire River Region	\$737.58 / \$704.86	\$1,446.98 / \$1,381.54
GHC - SCW Dane Choice	\$617.38 / \$584.66	\$1,206.58 / \$1,141.14
GHC - SCW Neighbors	\$643.06 / \$610.34	\$1,257.94 / \$1,192.50
HealthPartners Southeast	\$539.82 / \$507.10	\$1,051.46 / \$986.02
HealthPartners West	\$546.46 / \$513.74	\$1,064.74 / \$999.30
Medical Associates Health Plans	\$510.22 / \$477.50	\$992.26 / \$926.82
MercyCare Health Plans	\$544.32 / \$511.60	\$1,060.46 / \$995.02
Network Health	\$596.52 / \$563.80	\$1,164.86 / \$1,099.42
Quartz Central	\$619.44 / \$586.72	\$1,210.70 / \$1,145.26
Quartz UW Health	\$561.00 / \$528.28	\$1,093.82 / \$1,028.38
Quartz West	\$611.92 / \$579.20	\$1,195.66 / \$1,130.22
Robin with HealthPartners	\$550.76 / \$518.04	\$1,073.34 / \$1,007.90
Security Health Plan	\$714.22 / \$681.50	\$1,400.26 / \$1,334.82

Monthly Premiums - Medicare Some

When you select IYC Medicare Advantage or Medicare Plus to coordinate with Medicare coverage, you can select a different health plan for your non-Medicare members. If you select Health Plan Medicare, the non-Medicare members will have the same health plan, just the non-Medicare version. The rates below include the IYC Health Plan design for non-Medicare members.

Health Plan	Health Plan Medicare with / without dental	IYC Medicare Advantage with / without dental	Medicare Plus with / without dental
Access Plan by Dean Health Plan	Not available	\$2,032.68 / \$1,967.24	\$2,179.14 / \$2,113.70
Aspirus Health Plan	\$1,772.02 / \$1,706.58	\$1,435.20 / \$1,369.76	\$1,581.66 / \$1,516.22
Common Ground	\$1,727.30 / \$1,661.86	\$1,405.38 / \$1,339.94	\$1,551.84 / \$1,486.40
Dean Health Plan	\$1,571.90 / \$1,506.46	\$1,329.74 / \$1,264.30	\$1,476.20 / \$1,410.76
Dean Health Plan - Medica West and Mayo Clinic	\$1,992.18 / \$1,926.74	\$1,590.26 / \$1,524.82	\$1,736.72 / \$1,671.28
Dean Health Plan - Prevea360 East	\$1,758.52 / \$1,693.08	\$1,433.24 / \$1,367.80	\$1,579.70 / \$1,514.26
GHC of Eau Claire Greater WI	\$1,854.92 / \$1,789.48	\$1,490.46 / \$1,425.02	\$1,636.92 / \$1,571.48
GHC of Eau Claire River Region	\$1,892.08 / \$1,826.64	\$1,515.24 / \$1,449.80	\$1,661.70 / \$1,596.26
GHC - SCW Dane Choice	\$1,531.48 / \$1,466.04	\$1,274.84 / \$1,209.40	\$1,421.30 / \$1,355.86
GHC - SCW Neighbors	\$1,608.50 / \$1,543.06	\$1,326.18 / \$1,260.74	\$1,472.64 / \$1,407.20
HealthPartners Southeast	\$1,603.50 / \$1,538.06	\$1,424.42 / \$1,358.98	\$1,570.88 / \$1,505.44
HealthPartners West	\$1,630.88 / \$1,565.44	\$1,445.16 / \$1,379.72	\$1,591.62 / \$1,526.18
Medical Associates Health Plans	\$1,504.22 / \$1,438.78	\$1,354.74 / \$1,289.30	\$1,501.20 / \$1,435.76
MercyCare Health Plans	\$1,427.84 / \$1,362.40	\$1,244.26 / \$1,178.82	\$1,390.72 / \$1,325.28
Network Health	\$1,648.60 / \$1,583.16	\$1,412.82 / \$1,347.38	\$1,559.28 / \$1,493.84
Quartz Central	\$1,696.56 / \$1,631.12	\$1,437.86 / \$1,372.42	\$1,584.32 / \$1,518.88
Quartz UW Health	\$1,496.22 / \$1,430.78	\$1,295.96 / \$1,230.52	\$1,442.42 / \$1,376.98
Quartz West	\$1,671.06 / \$1,605.62	\$1,419.88 / \$1,354.44	\$1,566.34 / \$1,500.90
Robin with HealthPartners	\$1,648.12 / \$1,582.68	\$1,458.10 / \$1,392.66	\$1,604.56 / \$1,539.12
Security Health Plan	\$1,821.98 / \$1,756.54	\$1,468.50 / \$1,403.06	\$1,614.96 / \$1,549.52
SMP by Dean Health Plan	Not available	\$1,662.80 / \$1,597.36	\$1,809.26 / \$1,743.82



For all participants

Step 3: Consider Supplemental Benefits

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

HDHP participants: don't forget to enroll in a Health Savings Account to save pre-tax money for health care expenses. You must enroll each year.

Health Savings Account (HSA)

HDHP participants only

Use for health care expenses or additional retirement savings.

What's special about the account:

- You own it - the money stays with you even if you switch health plans
- 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
- After you turn 65, you can withdraw money for any purpose without penalty (though it will be taxed)

To be eligible, you cannot have any other health coverage that pays for out-of-pocket health care expenses before you meet your IYC HDHP deductible, including Medicare A and B.

Retirees that opt out of the HDHP but keep an HSA open and active with Optum Financial will pay a monthly administrative fee. Retirees enrolled in the HDHP/HSA benefit option are not required to pay the monthly administrative fee.

Annual Limits

Annual Contribution Limit:

Individual: \$4,300 | Family: \$8,550

Carryover Limit:

Unlimited; All money carries over

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

\$1,000

Plan Administrator

Optum Financial®

1-833-881-8158

my.optum.com/etf



You must reenroll in your HSA each year. Visit my.optum.com/etf for enrollment instructions and a copy of the retiree application.

Dental Insurance

Step 1: Sign up for basic coverage

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

Uniform Dental

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

or

Delta Dental PPO Plus Premier™ – Preventive Plan

Available to those **not enrolled** in Uniform Dental

+

Step 2: Add more coverage if needed

Get covered for items such as crowns, bridges, dentures, implants, and root canals

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
Retiree	\$32.72	\$36.10	\$15.08	\$32.06
Retiree + Spouse	---	---	\$30.66	\$64.10
Retiree + Child(ren)	---	---	\$20.70	\$59.30
Family	\$81.80*	\$90.28	\$36.80	\$97.78

*Medicare Some or Medicare All recipients pay a family rate of \$65.44

Things to Note

- See the Summary Plan Description for complete plan details.
- Uniform Dental coverage mirrors your health insurance coverage. (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 Uniform Dental or the Preventive, Select, or Select Plus plans mid-year without a qualifying life event.
- You must reenroll when you retire.
- 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

etf.wi.gov/insurance/dental-insurance

All plans are offered through Delta Dental.

Create an account to find in-network providers, print ID cards, view your claims, and more!

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 providers	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 (*Subject to frequency and age limitations)	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

Vision Insurance



Supplemental vision is administered by DeltaVision®, with EyeMed Vision Care.

What is Covered

This is a partial list of covered benefits. For information on all vision benefits, visit etf.wi.gov/insurance/vision-insurance or call 1-844-337-8383. Costs are different if you choose to see an in-network provider or an out-of-network provider.

	In-Network	Out-of-Network
Yearly routine exam copay	\$15 / person (covered up to twice a year for children)	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
Progressive lenses	Standard: covered in full Premium: \$95 - \$105 Custom: \$150 - \$175	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
Lenses benefit frequency - based on rolling calendar year	12 months	12 months
Frames benefit frequency - based on rolling calendar year	24 months for adults 12 months for children	24 months
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 benefit period

Vision: Monthly Cost (Premium) Things to Note

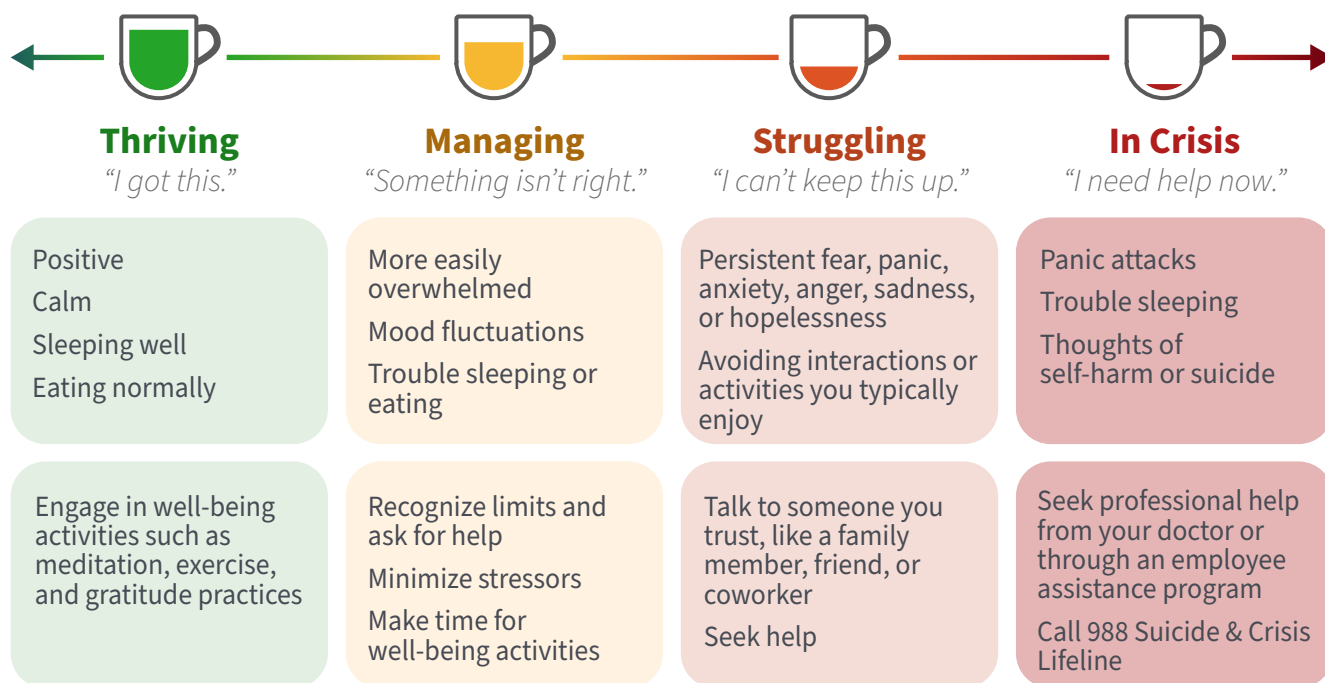
The DeltaVision premium is an additional monthly cost, and is not included in your health insurance premium.

Retiree	Retiree + Spouse	Retiree + Child(ren)	Family
\$5.72	\$11.42	\$11.42	\$13.41

- Make sure your vision provider is in-network for lower costs.
- Enrollment continues each year unless you cancel during the open enrollment period.
- You cannot cancel vision insurance mid-year without a qualifying life event.

Your Mental Health Matters

Mental health is just as important as physical health. Recognize signs and symptoms that may start interfering in your daily life. Visit etf.wi.gov/mental-health-resources to learn more about mental health resources available through the Group Health Insurance Program and Employee Assistance Programs.



Prioritize Mental Well-Being in 2025

Your mental well-being is important to us. That's why Well Wisconsin offers tools that can help you improve your overall sense of wellness.

- meEquilibrium, a tool designed to support stress management and resilience.
- Stress Specialty coaches who support members with depression, anxiety, substance abuse, grief, workplace stress and more.
- A mental health online community support forum, powered by Togetherall, moderated 24/7 by licensed clinicians. Connect anonymously with others in a safe, inclusive space.

Find these resources at webmdhealth.com/wellwisconsin.



NO JUDGMENT.
JUST HELP.

TEXT, CALL, CHAT

988

If you or someone you know needs support now, call or text **988** or chat with someone at **988lifeline.org**



Resources to Help You Thrive in 2025

Well Wisconsin, powered by WebMD ONE, supports your well-being efforts with a \$150 incentive. Through Well Wisconsin, access tools that support your well-being, like coaching and challenges.

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

Supporting Your Health Goals in 2025

- Live with more freedom and less pain through the **Fern** program. Get support for chronic pain, fibromyalgia, diabetic peripheral neuropathy, headaches, or any chronic pain that interferes with your daily activities or impacts your mood.
- Those who qualify for the **Positively Me** program will learn how weight loss journeys are about more than just exercising and eating right.
- The **It's Your Health: Diabetes** program can help you manage diabetes with a dedicated coach. In exchange, you may receive lower prescription drug copays. Call **800-821-6591** to enroll.



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, who will issue a W-2. Personal health information is protected by federal law and will not be shared with ETF, the Group Insurance Board, or your employer.

Note for Retirees Nearing Medicare Eligibility



When you become eligible for Medicare, you must enroll in both Parts A and B as soon as possible. For most people, this is when you turn age 65. When this happens, your medical premium will be reduced and you will become eligible to change your health insurance plan due to gaining Medicare. Visit the ETF website for more information. Watch the New to Medicare video at **etf.wi.gov/video/new-medicare** for more on what Medicare means for your health benefits.

Get vaccinated for **free** at an in-network pharmacy



Available Vaccines:

- Influenza*
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis
- COVID-19*
- Respiratory Syncytial Virus (RSV)

Find in-network pharmacies at etf.benefits.navitus.com

* Covered under Medicare Part B. Members should present their red, white, and blue Medicare card at the pharmacy for vaccine coverage.

Have Pharmacy Benefit Questions? Get Answers 24/7 with the Navitus Portal.

Navitus makes it easy to find all the information on your pharmacy benefits through our 24/7 customer care line and secure member portal.

Visit memberportal.navitus.com, to access your:

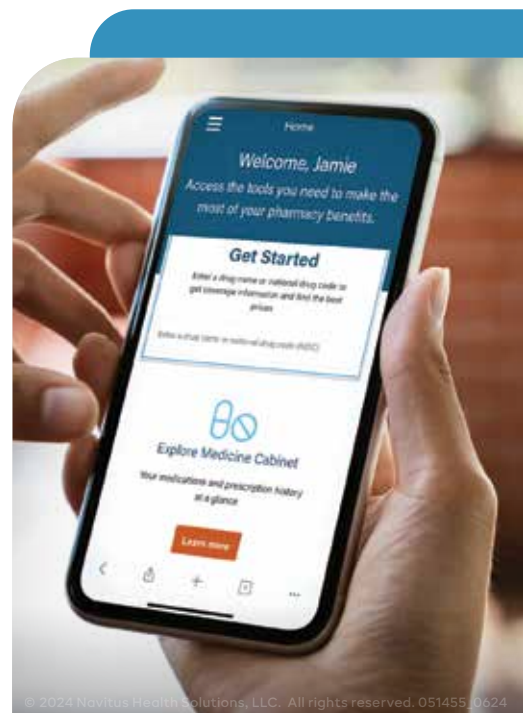
- Digital ID Card
- Copay Information
- Medication History

You'll also find convenient tools, including:

- Pharmacy Search
- Drug Search
- Drug Side Effects



The QR code may identify your IP/device information. However, your personal and health information is strictly confidential and will not be captured.



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Open Enrollment: September 30 - October 25, 2024

Mailed application must be postmarked by October 25, 2024



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

Health Plan and Vendor Contact Information

Aspirus Health Plan

1-866-631-8583

p1.aspirushealthplan.com/etf

Common Ground Healthcare Cooperative

Offered in partnership with GHC of Eau Claire

1-833-742-0952

group-health.com/members/state-of-wi-ghcec-cghc

Dean Health Plan

1-800-279-1301

deancare.com/wi-employees

Dean Health Plan - Prevea360

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

GHC of Eau Claire

1-888-203-7770, 715-552-4300

group-health.com

GHC of South Central Wisconsin

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

mercycahealthplans.com

Navitus Health Solutions

1-844-268-9789

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

1-833-881-8158

myoptumfinancial.com/etf

Quartz

1-844-644-3455

ChooseQuartz.com

Robin with HealthPartners

1-855-542-6922

healthpartners.com/etfrobin

Securian Financial

1-866-295-8690

lifebenefits.com/plandesign/WIETF

Security Health Plan

1-844-813-7286

www.securityhealth.org/state

ServeYou (mail-service pharmacy)

1-800-481-4940

serve-you-rx.com/navitus/

UnitedHealthcare

1-844-876-6175

UHCRetiree.com/etf

WebMD

1-800-821-6591

webmdhealth.com/wellwisconsin

Nondiscrimination and Language Access ETF provides free language services to people whose primary language is not English, such as qualified interpreters. If you need these services, contact ETF at 1-877-533-5020.

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 xav tau kev pab txhais lus. Peb pab koj tau, peb pab koj dawb xwb, thov hu rau 1-877-533-5020 (TTY: 711).

For EEOC, COBRA, HIPAA, 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.