

## Things to Remember About Your Health Insurance

- You are responsible for your health care decisions.
- Not every service you want or need is covered by your health insurance. Contact your plan if you are uncertain about coverage or to find out if you need prior authorization for the services you want to receive.
- You will have to pay for services you choose to receive that are not covered by your plan.
- If you are in a plan with a network of providers, you must always use that network's providers for your care or obtain prior authorization for services outside of the network.
- Some services require copayments or coinsurance. Know your plan's coverage.

## Contact ETF



### etf.wi.gov

Find ETF-administered benefits information, forms, brochures, benefit calculators, educational offerings, and other online resources. Stay connected with:

✉ ETF E-Mail Updates

🐦 @wi\_etf

### 1-877-533-5020

7:00 a.m. to 5:00 p.m. (CST), Monday-Friday  
Benefit specialists are available to answer questions.

Wisconsin Relay: 711



### Ombudsperson Services

1-877-533-5020 (toll free, ETF's main number)  
or

calling direct, 608-261-7947

ombudsperson@etf.wi.gov

### Via FedEx, UPS, and certified mail:

Ombudsperson Services  
Department of Employee Trust Funds  
Hill Farms State Office Building  
4822 Madison Yards Way  
Madison, WI 53705-9100



### USPS Regular Mail:

PO Box 7931  
Madison, WI 53707-7931

Write ETF or return forms.



## ETF Ombudsperson Services



### When You Have Wisconsin Retirement System Questions About:

- Claims
- Clarification of Benefit Coverage
- Denial of Referrals
- Enrollment and Eligibility
- Prescription Drug Benefits/  
Medicare Part D Benefits
- Health Plans Grievance Process
- Independent Review Process
- Health Benefits Open Enrollment



## What is an ETF Ombudsperson?

An ETF Ombudsperson is a confidential resource for people in the Wisconsin Retirement System. An ombudsperson works for equity, fairness and compliance with ETF programs, policies, and insurance contracts.

## Why Use an ETF Ombudsperson?

An ETF Ombudsperson gives you an additional way to resolve your plan issue outside of the grievance process; however, this does not replace the plan grievance process. ETF staff try to promptly resolve your complaint, often by working directly with the plan.

If your complaint cannot be resolved informally by the ETF Ombudsperson and you wish to pursue the complaint further, a staff member will explain the multi-level appeals process available to all WRS members.

## What Services are Available Through ETF Ombudsperson Services?

An ETF Ombudsperson attempts to resolve questions and issues on behalf of WRS members.

## An ETF Ombudsperson Can Help:

- When a prior authorization request has been denied.
- When claims have not been processed correctly.
- When you have been told that you have no insurance coverage.
- If you would like to know how to file a grievance or independent review.

## An ETF Ombudsperson Can't Help:

- Guarantee a favorable outcome.
- Change any plan's policy.
- Authorize claims payment.
- Make medical determinations.
- Make ETF policy or management decisions.



## I Have a WRS Benefit Issue. Where Do I Begin?

First, contact your health plan, your employer, or ETF for a WRS issue and clearly explain the problem. Many issues are resolved within a few calls or emails.

If you are unable to resolve the matter yourself, you can choose to go through a grievance process. Contact your plan or program administrator for information about their grievance process. If regarding retirement benefits, contact ETF.

You may contact an ETF Ombudsperson before or after going through the plan grievance process. In either case, the ombudsperson can assist as a “navigator,” by providing guidance, options, and resources.

Call, email, or write ETF's Ombudsperson Services if you have questions or would like more details about services available or the grievance and appeal process.