



Appendix 8

Health Insurance Fact Sheet (ET-8902)

2/29/2016

The State of Wisconsin Group Health Insurance Program is an employer-sponsored program offering group health coverage to employees of state agencies, UW System, UW Hospital & Clinics Authority, and participating local government employers. Employees may choose between self-insured health plans and the It's Your Choice (IYC) health plans. These plans include health maintenance organizations (HMOs, which have a specific provider network), and preferred provider organization plans (PPOs, which have a specific provider network but also have a higher-cost, out-of-network option). Each health plan also has a high deductible option, referred to as a High Deductible Health Plan (HDHP).

Program Review

- Created by Chapter 40 of the Wisconsin Statutes.
- The Department of Employee Trust Funds and the Group Insurance Board (GIB) have statutory authority for program administration and oversight [Wis. Stat. § 15.165 (2) and 40.03 (6)]. All health plans follow GIB guidelines for eligibility and program requirements. The alternate health plans offer a prescribed benefit package called Uniform Benefits and participate in a yearly competitive premium rates bid process.
- The IYC Access Health Plan and State Maintenance Plan (SMP) are self-insured by the Trust Fund and administered by WPS Health Insurance. SMP offers Uniform Benefits and is available in counties without a qualified alternate plan.
- All pharmacy benefits are self-insured by the Trust Fund and administered by Navitus Health Solutions. This includes providing Medicare Part D benefits through an Employer Group Waiver Plan for both the state and local government employee programs.

Health Insurance Choices

Active employees:

- Employees can choose from 18 health plans in 28 service areas. This includes two self-insured plan options (IYC Access Health Plan and SMP), and one PPO option (WEA Trust). Each plan offers an HDHP as well.

Retirees:

- Same health plans and service areas, including one Medicare Advantage Plan (Humana). Members enrolled in the IYC Access Health Plan or SMP switch to Medicare Plus on Medicare-effective date. Retirees enrolled in Medicare are not eligible to elect an HDHP.

Eligibility and Enrollment

Who is eligible for health insurance?

- State employees participating in the Wisconsin Retirement System (WRS).
- Elected state officials and members or employees of the legislature.
- Authorities specified in Wis. Stat. § 40.02 (54).
- University of Wisconsin System—visiting faculty; graduate assistants employed at least one-third of full-time.
- Employees of the Workshop for the Blind with at least 1,000 hours of service.
- State retirees, their surviving spouses, domestic partners and dependents, and former employees who have 20 years of state service.
- Local government employees whose employer elected to participate in the WRS.

- Local government retirees and employees who terminate employment after age 55 (age 50 for protective category employees) and have 20 years of creditable service.

Participating employees as of January 2016:

- State employee health benefit plans:
Active employees: 69,517 (98.8% enrolled in IYC Health Plans)
Retirees: 29,095 (75.3% enrolled in IYC Health Plans)
- Public employees whose employer elected to participate:
Active employees: 12,845 (99.8% enrolled in IYC Health Plans)
Retirees: 2,069 (92.4% enrolled in IYC Health Plans)
- Local Annuitant Health Plan (LAHP) (Offered to individual retirees regardless of employer participation; choice of Medicare Supplement or PPO coverage only.)
Retirees: 188

Coverage Options

- Single (subscriber only) or family (includes legal spouse, domestic partners and all dependent children).
- Continuation coverage: In cases where active coverage ends, continuation allows an extension of coverage for up to 36 months at group rates. The subscriber pays the full premium.
- It's Your Choice* open enrollment: annual opportunity for eligible employees and annuitants to change from one health plan to another, to change from single to family coverage, newly elect or cancel coverage for the upcoming year. State annuitants may newly enroll.

Employee Share of Premium

The 2016 employee share of premium contributions for most employees is based on the level of benefits you choose. The chart below shows the 2016 employee premium contribution amounts.

Retirees: No employer contribution. State retirees' sick leave credits can offset premium.

Health Plan Choice	State and UW Employees <i>Does not include UW graduate assistants or short-term academic staff</i>		State and UW Graduate Assistants <i>Includes graduate assistants and short-term academic staff ONLY</i>	
	Single	Family	Single	Family
IYC Health Plans				
Dental	\$86.00	\$217.00	\$44.50	\$112.50
No Dental	\$83.00	\$209.00	\$41.50	\$104.50
IYC HDHP				
Dental	\$32.00	\$81.00	not eligible	not eligible
No Dental	\$29.00	\$73.00	not eligible	not eligible
IYC Access				
Dental	\$253.00	\$632.00	\$128.00	\$320.00
No Dental	\$250.00	\$624.00	\$125.00	\$312.00
IYC Access HDHP				
Dental	\$199.00	\$496.00	not eligible	not eligible
No Dental	\$196.00	\$488.00	not eligible	not eligible

Note for retirees: Retirees do not have an employer contribution and will pay the full insurance premium. State retirees' sick leave credits can offset premium payments.