



# City of Madison

## Human Resources Department

Date: October 1, 2018

To: Active Employees and Elected Officials Enrolled in the Wisconsin Retirement System  
From: Greg Leifer, Employee and Labor Relations Manager  
Subject: *It's Your Choice* Health Insurance Open Enrollment for 2019 Coverage  
**October 1, 2018 through October 26, 2018, 4:30 pm**

The *It's Your Choice* Health Insurance Open Enrollment period for 2019 coverage will be 10/1/2018 through 10/26/2018. It is again an opportunity for currently enrolled employees to make changes and for eligible employees who are not enrolled to sign up for 2019 health insurance coverage. Changes to the program for 2019 are summarized in this memo and included in the *It's Your Choice 2019 Decision Guide: Local Deductible Plan (ET-2158)* available on the Employee Trust Funds (ETF) website:

<http://etf.wi.gov/members/IYC2019/et-2158home.asp>

### No access to the internet?

Reference copies of the Decision Guide are available from your department payroll clerk.

You may also contact ETF at 877-533-5020 (toll free) or 608-266-3285 (local Madison) or mail correspondence to PO Box 7931, Madison, WI 53707-7931 to request printed Health Insurance Open Enrollment materials.

## HEALTH PROGRAM INFORMATION

In 2019, the City of Madison will again offer ETF's *Program Option 14: Local Deductible Plan without Dental*. This option includes an annual medical deductible of \$500 for individual plans and \$1,000 for family plans. The deductible applies to all services except certain preventive services and prescription drugs. For a list of preventive services, visit <https://www.healthcare.gov/coverage/preventive-care-benefits/>

**Dental coverage is not available through the health plans.** If you are not currently enrolled in the City's Delta Dental group plan, you must submit a Delta Dental enrollment application to City Human Resources by 10/26/2018 if you would like dental insurance for the 2019 plan year, subject to eligibility. If you are eligible for group dental coverage, a Dental memo is included in this packet of materials. Hourly and Seasonal employees are not eligible for group dental coverage.

**Domestic partner health coverage is not available through the City's health insurance program.** Due to a change in State law that took effect January 1, 2018, employees' domestic partners are no longer eligible to be covered under the City's health insurance program, but employees who meet certain eligibility requirements may receive a stipend to offset the cost of a domestic partner obtaining health coverage outside of the City's program. See <http://www.cityofmadison.com/human-resources/benefits/domestic-partnership-benefits> for more information.

Refer to the *It's Your Choice 2019 Decision Guide* and the ETF website for more health program information.

## IMPORTANT MEDICAL BENEFIT CHANGES

- Telehealth services will be covered 100%.
- The exclusion related to benefits or services based on gender identity is removed for 2019.
- Added coverage for medically necessary sleep studies at home.
- Added coverage for one set of medically necessary hard contact lenses if being treated for keratoconus.
- Coverage for extraction (removal) of erupted teeth (above the gum line) will no longer be covered under the Medical Certificate of Coverage. This service may be covered by other dental insurance you may have.
- Transplant coverage language has been simplified to defer to clinical teams to make decisions on appropriateness.
- Skin tag removal is excluded.
- Coverage for only one prescription foot orthotic per foot, per year.

## HEALTH INSURANCE RATES AND ADDITIONAL INFORMATION

Health insurance rates for permanent full-time employees are provided on a rate chart with this memo. Employee and employer contribution amounts are prorated based on an eligible employee's percentage of full-time employment. Employee required premium contributions for less-than-full-time employees will generally be greater than the required contributions for full-time employees. Expanded premium rate charts, including employee and employer contributions for less-than-full-time equivalent employees, are available on the City of Madison Human Resources Benefits website at <http://www.cityofmadison.com/hr/benefits>.

**To remain with your current plan and continue your health insurance coverage in 2019, you do not need to take any action.** If you want to cancel coverage, add coverage, change plan or level of coverage or make other changes, you must submit a health insurance application/change either online or on paper before the October 26, 2018 deadline (4:30 pm for paper application/change forms). If you are enrolling in coverage for the first time, a paper application may be required. After the Open Enrollment period, changes may be made only when there is a qualifying event (family status change or other eligibility change).

**Open Enrollment changes are effective January 1, 2019.**

**If possible, please use the ETF online system for enrolling or making health insurance changes.** Instructions for making changes online are available on the City of Madison Human Resources Benefits website at <http://www.cityofmadison.com/human-resources/benefits/health-dental-insurance/changing-health-coverage>. Your unique 8-digit ETF member number may be found on the reverse side of this memo. Your ETF member number may also be found on your Navitus Pharmacy Benefit card. You may also contact Human Resources at 608-266-4615 or [benefits@cityofmadison.com](mailto:benefits@cityofmadison.com) to obtain your ETF member number.

The City of Madison Benefits website has more detailed enrollment and supporting information. All eligible employees will receive a paper copy of this memo and may access the Benefits website from any internet-connected device at <http://www.cityofmadison.com/human-resources/benefits>.

**Questions about specific coverages should be directed to the health plans, whose websites and phone numbers are available through the *It's Your Choice* section of the ETF website at <http://etf.wi.gov/members/IYC2019/et-2158hpf.asp> (click the appropriate health plan name to view contact information).**

ETF has E-Learning resources available, including information on the *It's Your Choice* open enrollment period. Visit [http://etf.wi.gov/member\\_education.htm](http://etf.wi.gov/member_education.htm) to view these resources.

## PHARMACY BENEFIT INFORMATION

In 2019, Navitus continues to be the pharmacy benefit manager (PBM) for all available health plans. Copays/coinsurance and annual out-of-pocket limits for prescription drugs will remain as they were in 2018, with the exception of certain Brand Name Level 3 drugs (see important pharmacy benefit changes below for more information).

Visit <http://etf.wi.gov/members/IYC2019/et-2158pha.asp> for more pharmacy benefit information.

### IMPORTANT PHARMACY BENEFIT CHANGE

- **Increased Cost Sharing for Brand Name Level 3 Drugs:** Some doctors write prescriptions as "DAW-1" or "dispense as written". This means the pharmacist will fill the brand name drug as written on the prescription and will not substitute a generic equivalent.

Starting in 2019, you will pay more for "DAW-1" brand name level 3 drugs *unless you cannot take the generic equivalent due to a medical need*. If you have medical need, your doctor must submit an FDA MedWatch form to Navitus for the prescription. Your doctor should contact Navitus for the form. Without the form, you will pay the 40% coinsurance *plus* the cost difference between the brand name drug and its generic equivalent. With the form, you will pay a 40% coinsurance (with a limit of \$150), as you have in previous years for Level 3 drugs. Contact Navitus for details. See the Decision Guide or ETF website for examples of how this might affect you.

## WELL WISCONSIN PROGRAM

The \$150 Well Wisconsin incentive will continue to be available to you and your enrolled spouse. To earn the \$150, you will need to complete a health screening, health assessment, and well-being activity through StayWell. Employees and their spouses will continue to see taxes processed via payroll. Watch for more information from StayWell in 2019.

## BENEFITS INFORMATION MEETINGS

Attendance at one of the Benefits Information Meetings is highly recommended. Representatives from the health plans, Delta Dental, Navitus, and StayWell will be available to provide information and answer your questions.

October 4, 2018 (Thursday)  
11:00 am – 2:00 pm  
Monona Terrace (Hall of Ideas, G)  
1 John Nolen Drive

October 9, 2018 (Tuesday)  
1:00 pm – 3:00 pm  
Metro Transit (2<sup>nd</sup> floor break room)  
1101 East Washington Avenue

### **Other Enrollment Opportunities Outside of the It's Your Choice Open Enrollment Period**

Loss of other coverage is a “qualifying event” that allows employees to enroll outside the open enrollment period. (For example: If a City employee has had health coverage through a spouse’s employment and the spouse loses coverage.)

Other events that qualify an employee to make changes to health coverage include the birth or adoption of a child, marriage, and divorce. Please visit [etf.wi.gov](http://etf.wi.gov) for more information.

## AFFORDABLE CARE ACT (ACA)

The Health Insurance Marketplace will offer open enrollment from November 1, 2018 – December 15, 2018. Plans sold during the open enrollment period start January 1, 2019. Please contact the Marketplace at (800) 318-2596 or visit [www.healthcare.gov](http://www.healthcare.gov) for further information. Less-than-full-time employees who are eligible for modest or no City contribution to health insurance coverage may be able to obtain more affordable coverage through the Marketplace.

## FLEXIBLE SPENDING

The Open Enrollment period for the 2019 Flexible Spending plan year will run concurrently with the Open Enrollment period for health and dental coverages. A separate memo for Flexible Spending enrollment is provided to each eligible employee in their open enrollment packet.

## CONTACT INFORMATION

### **City of Madison Human Resources**

Email: [benefits@cityofmadison.com](mailto:benefits@cityofmadison.com)  
Phone: 608-266-4615  
Fax: 608-267-1115  
Mail: Madison Municipal Building  
215 Martin Luther King Jr Blvd Suite 200  
Madison, WI 53703

### **Employee Trust Funds**

Phone (toll free): 877-533-5020  
Phone (local): 608-266-3285  
Mail: PO Box 7931  
Madison, WI 53707

**For EEOC, COBRA, ACA marketplace and more federal and state notices, visit [etf.wi.gov/IYC2019](http://etf.wi.gov/IYC2019)**

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 will be followed.

This memo has changed since its original release. Additional information was added to the Important Medical Benefit Changes section and slight formatting modifications have been made.