



City of Madison

Human Resources Department

Date: October 17, 2016

To: Active Employees Enrolled in the Wisconsin Retirement System
From: Greg Leifer, Employee and Labor Relations Manager
Subject: *It's Your Choice* Health Insurance Open Enrollment for 2017 Coverage
October 17, 2016 through November 11, 2016, 4:30 pm

The *It's Your Choice* Health Insurance Open Enrollment period for 2017 coverage will be 10/17/2016 through 11/11/2016. It is again an opportunity for currently enrolled employees to make changes and for eligible employees who are not enrolled to sign up for 2017 health insurance coverage. Changes to the program for 2017 are included with the *It's Your Choice 2017 Decision Guide: Local Deductible Plan (ET-2158)* available on the Employee Trust Funds (ETF) website (a link to the Decision Guide is also available on EmployeeNet):

<http://etf.wi.gov/members/IYC2017/et-2158home.asp>

HEALTH PROGRAM INFORMATION

In 2017, 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/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 11/11/2016 if you would like dental insurance for the 2017 plan year, subject to eligibility. If you are eligible, a Dental memo is included in this packet of materials.

Please refer to the *It's Your Choice 2017 Decision Guide* and the ETF website for more health program information.

IMPORTANT BENEFIT CHANGES

- The State Group Insurance Board (GIB) has approved the request for a single vendor, StayWell, to administer wellness and disease management programs for the group health insurance program. StayWell (not the health plan, as in past years) will also be responsible for distribution of the \$150 Well Wisconsin incentive.
- Several health plans will no longer be offered through the group insurance program in 2017, including WEA Trust South Central in the Dane County service area. If you are currently covered by a health plan that will no longer be offered, you will need to select a new plan for 2017 during the open enrollment period.
- There will no longer be an exclusion related to benefits or services based on gender identity. Beginning in 2017 there will be a process available to change your gender in the ETF systems. This process will be made available prior to January 1 and instructions will be included on the ETF website.
- 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 to view these resources.

PHARMACY BENEFIT INFORMATION

In 2017, co-pays/co-insurance and annual out-of-pocket limits for prescription drugs will remain as they were in 2016. Visit <http://etf.wi.gov/members/IYC2017/et-2158pha.asp> for more pharmacy benefit information.

Information continues on reverse

To remain with your current plan and continue your health insurance coverage in 2017, 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 will need to submit a health insurance application/change either online or on paper before the November 11 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.

Open Enrollment changes are effective January 1, 2017.

Use the ETF online system for enrolling or making health insurance changes. Instructions are available on EmployeeNet. Your unique 8-digit ETF member number is shown on the reverse side of this memo if you are currently enrolled in City-sponsored health insurance. Your ETF member number may also be found on your Navitus Pharmacy Benefit card. You may also contact Human Resources to obtain your ETF member number.

EmployeeNet has full enrollment and supporting information. All eligible employees will receive a paper copy of this memo and may access EmployeeNet from any computer at this address: <http://www.cityofmadison.com/EmployeeNet>. Printed Health Insurance Application/Change forms and reference copies of the *It's Your Choice Decision Guide* are available from your department's payroll staff and the Human Resources Department.

Questions about coverage 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/IYC2017/et-2158hpf.asp> (click the appropriate health plan name to view contact information).

BENEFITS INFORMATION MEETINGS

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

October 18, 2016 (Tuesday) 11:00 am – 2:00 pm Monona Terrace (Hall of Ideas, G) 1 John Nolen Drive	October 25, 2016 (Tuesday) 1:00 pm – 3:00 pm Metro Transit (2 nd floor break room) 1101 East Washington Avenue
---	--

Health Insurance Rates

Health insurance rates are provided on rate sheets with this memo and on EmployeeNet.

Flexible Spending

The 2017 Flexible Spending enrollment period will run concurrently with the It's Your Choice Open Enrollment period. A separate memo for Flexible Spending enrollment will be provided to all eligible employees.

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, divorce, and creating or terminating a domestic partnership. Please visit etf.wi.gov for more information.

Affordable Care Act (ACA)

The Health Insurance Marketplace will offer open enrollment from November 1, 2016 – January 31, 2017. Please contact the Marketplace at (800) 318-2596 or visit 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.