



**Fall Enrollment Opportunities begin October 6, 2008.  
All elections and changes made during this period  
will be effective January 1, 2009.**

*Click on the links below to view information about fall benefit enrollment opportunities for eligible employees*

<a href="#"><u>Health Insurance</u></a>	<a href="#"><u>Anthem DentalBlue</u></a>	<a href="#"><u>OptumHealth Vision (formerly Spectera)</u></a>
<a href="#"><u>EPIC Dental and Excess Major Medical</u></a>	<a href="#"><u>UW Employees Inc Life Insurance</u></a>	<a href="#"><u>Employee Reimbursement Accounts (ERA)</u></a>

For more information about fall enrollment opportunities and your benefits in general, please plan to attend a Dual Choice Health and Benefits Fair in your area:  
[http://www.etf.wi.gov/news/dual\\_choice\\_health\\_fairs.htm](http://www.etf.wi.gov/news/dual_choice_health_fairs.htm)

**Health Insurance**

The Dual-Choice change period is from October 6 – October 24, 2008 for eligible employees. You may change your health plan and/or add eligible dependents to your coverage. You must have State Group Health Insurance in effect on or before October 1, 2008 to be eligible to participate in the Dual-Choice period.

All health plans, except Anthem BCBS Northwest and the Standard Plan, are Tier 1 plans. Anthem BCBS Northwest is a Tier 2 plan (it is also a Tier 2 plan in 2008) and the Standard Plan remains the only Tier 3 plan.

***Changes to Standard Plan Tier Rates for Out-of-State Residents***

The Office of State Employment Relations (OSER) has asked the Department of Employee Trust Funds to notify employees that out-of-state residents subscribing to the Standard Plan (Tier 3) will no longer receive the Standard Plan at Tier 2 rates **unless** they are assigned to work out-of-state.

***Changes to Pharmacy Benefits***

For most plans, the annual prescription drug out-of-pocket amount will increase to \$385 per individual and \$770 per family. The out-of-pocket amount for the Standard Plan will remain at \$1,000 per individual and \$2,000 per family.

***Notable Health Plan Changes for 2009***

There are significant changes to provider availability in western Wisconsin and Minnesota. To learn more about the changes, please see an explanatory letter from the Department of Employee Trust Funds at: <http://www.uwsa.edu/hr/benefits/ins/2009westernwi.pdf>

WPS Patient Choice Plans 1 and 2 will be combined and named WPS Metro Choice. Members currently enrolled in one of these plans will automatically be enrolled in WPS Metro Choice unless the employee submits a Dual-Choice health insurance application to change carriers. There are some network changes from the current Patient Choice 1, e.g., Advanced HealthCare will not be in-network.

Three health plans are making changes to their preventive and diagnostic dental coverage.

1. Medical Associates Health Plan (MA) is adding benefits for some basic restorative and orthodontic benefits up to specific benefit maximums.
2. Group Health Cooperative - South Central Wisconsin (GHC-SCW) is eliminating coverage for prosthodontic, endodontic and periodontic services (i.e. root canals, crowns, bridges...). GHC's dental benefits will now be similar to the benefits offered by other state health plans. These employees may want to consider enrolling in EPIC or Anthem DentalBlue if additional dental coverage is needed.
3. Unity Community (UC) is clarifying that root canal therapy is not a covered benefit. The dental benefits for UC and Unity UW will be identical in 2009.

### **Changes to Employee Costs**

#### 2009 Monthly Employee Health Insurance Premiums\*

	Single	Family
Tier 1	\$31.00	\$78.00
Tier 2	\$69.00	\$173.00
Tier 3	\$164.00	\$412.00

#### For employees under the **GRADUATE HEALTH PLAN ONLY\*** 2009 Monthly Health Insurance Premiums

	Single	Family
Tier 1	\$15.50	\$39.00
Tier 2	\$34.50	\$86.50
Tier 3	\$82.00	\$206.00

*\*Represented employees covered under bargaining agreements that have not settled for 2007-2009 will continue to pay the 2008 employee premium until contract is settled.*

- For more information about Notable Plan Changes, please visit: [http://etf.wi.gov/publications/dc\\_content/dc\\_2009/Notable\\_Changes\\_ET2107.pdf](http://etf.wi.gov/publications/dc_content/dc_2009/Notable_Changes_ET2107.pdf)
- For the complete 2009 *It's Your Choice* book, including Uniform Benefits: [http://www.etf.wi.gov/publications/dc\\_content/dc\\_2009/State\\_ET2107/ET2107\\_complete.pdf](http://www.etf.wi.gov/publications/dc_content/dc_2009/State_ET2107/ET2107_complete.pdf)
- View a video about how to navigate the *It's Your Choice* book: [http://www.etf.wi.gov/news/ht\\_20080919.htm](http://www.etf.wi.gov/news/ht_20080919.htm)
- Health Insurance Application: <http://www.etf.wi.gov/publications/et2301a.pdf>
- For those covered under the GRADUATE health plan only – 2009 *It's Your Choice* book: [http://www.etf.wi.gov/publications/dc\\_content/dc\\_2009/Grad\\_ET2127/ET2127\\_complete.pdf](http://www.etf.wi.gov/publications/dc_content/dc_2009/Grad_ET2127/ET2127_complete.pdf)
- For those covered under GRADUATE health plan only - health insurance application: <http://www.etf.wi.gov/publications/et2302.pdf>

[Back to Top](#)

## Anthem DentalBlue Dental Insurance

There will be an open enrollment period from October 6 – November 14, 2008 for coverage effective on January 1, 2009. The subscriber may also change plans within DentalBlue (e.g., change from the HMO to the Supplemental plan) and add dependents during this enrollment period. A domestic partner is eligible for coverage under this plan.

### 2009 Anthem DentalBlue Monthly Premiums

		Dentacare HMO	Preferred PPO	Supplemental Plan
Monthly Premium Region 1*	Employee	\$23.27	\$23.51	\$16.59
	Employee + 1	\$46.55	\$47.01	\$33.19
	Employee & 2+	\$74.47	\$77.56	\$49.80
Monthly Premium Region 2**	Employee	\$28.78	\$23.51	\$16.59
	Employee + 1	\$57.56	\$47.01	\$33.19
	Employee & 2+	\$92.10	\$77.56	\$49.80

\*Region 1: Milwaukee, Waukesha, Ozaukee, Washington, Racine & Kenosha counties

\*\*Region 2: All counties not listed in Region 1

**NOTE:** If the supplemental plan is selected, the employee must carry basic dental benefits under a health plan within the State Group Health Insurance program. The employee's dependents, including a domestic partner, do NOT need to be covered under the State Group Health Insurance program in order to be eligible for the Supplemental Plan.

- 2009 Anthem DentalBlue summary document: <http://www.uwsa.edu/hr/benefits/ins/dentcomp.pdf>
- For more information: <http://www.uwsa.edu/hr/benefits/ins/dentblue.htm>
- Application: <http://www.bussvc.wisc.edu/ecbs/den-DentalApplication.pdf>

[Back to Top](#)

## EPIC Dental and Excess Major Medical + EyeMed Vision Discount Plan

There will be a special enrollment opportunity from October 6 – November 14, 2008 for coverage effective January 1, 2009. All eligible employees may enroll without restriction. EPIC rarely allows employees who have previously cancelled coverage under the plan to re-enroll so this is a rare opportunity. The last opportunity to re-enroll was offered in 1996.

Those who enroll during the special enrollment period will have reduced dental benefits for the first two years of coverage. Dental benefits will be limited to an annual maximum of \$500 and \$750 during the 1<sup>st</sup> and the 2<sup>nd</sup> years respectively. In addition, the waiting period for orthodontic benefits is twenty-four months.

### ***Benefit Changes Effective January 1, 2009***

***Dental Benefits:*** The dental deductible will be lowered from \$200 per person per year to \$75. The benefit will increase from 50% of the next \$1500 in charges to 50% of the next \$2000. The annual maximum benefit will increase from \$750 to \$1000. There is no change to the orthodontic benefit.

**AD&D Benefits:** The AD&D benefits are doubling for a full employee benefit of \$10,000 and a partial benefit of \$5,000. The spouse and dependent benefits will also double (There is no change to the annuitants' AD&D benefit.)

2009 EPIC Monthly Premiums

	Single	Insured/ Spouse	Insured/Child	Family
<b>Active</b>	\$16.70	\$33.40	\$33.40	\$50.10
<b>Annuitant</b>	\$20.87	\$41.64	\$48.25	\$57.43

- Special enrollment benefit summary: <http://www.uwsa.edu/hr/benefits/ins/2009epicenroll.pdf>
- Special enrollment announcement: <http://www.uwsa.edu/hr/benefits/ins/2009epicannounce.pdf>
- For more information: <http://www.uwsa.edu/hr/benefits/ins/epic.htm>
- For information about EyeMed Vision Discount: <http://www.uwsa.edu/hr/benefits/ins/evision.pdf>
- Application for special enrollment only: <http://www.uwsa.edu/hr/benefits/ins/2009epicapp.pdf>

[Back to Top](#)

**OptumHealth Vision (formerly Spectera)**

There will be an open enrollment from October 6 – November 14, 2009 for coverage effective January 1, 2009. Employees also have the chance to add or remove dependents during this period. Spectera will now be marketed as OptumHealth Vision.

OptumHealth Vision currently uses an employee's Social Security Number as the ID number under the plan. All subscribers will be assigned an alternate ID number for 2009. OptumHealth Vision previously did not issue ID cards but all subscribers will receive ID coverage for 2009.

**IMPORTANT:** Once enrolled in coverage for a plan year, you must remain covered for the entire calendar year. If you want to cancel coverage, you must submit an application before December 1<sup>st</sup> to cancel coverage for the following year.

2009 OptumHealth Vision Monthly Premiums

Single	Employee + Spouse or Domestic Partner	Employee + Children	Full Family
\$5.83	\$11.34	\$11.88	\$17.82

- OptumHealth Vision Summary & Reference Guide: [http://www.etf.wi.gov/members/optumhealth\\_vision\\_summary.pdf](http://www.etf.wi.gov/members/optumhealth_vision_summary.pdf)
- OptumHealth Vision Commonly Asked Questions: [http://www.etf.wi.gov/members/spectera\\_qa\\_members.pdf](http://www.etf.wi.gov/members/spectera_qa_members.pdf)
- OptumHealth Vision website: <http://www.myoptumhealthvision.com>
- For more information: <http://www.uwsa.edu/hr/benefits/ins/vision.htm>
- Application: <http://www.bussvc.wisc.edu/ecbs/vis-application-form-Spectera.pdf>

[Back to Top](#)

## UW Employees Inc Life Insurance

There will be an open enrollment period from October 6 – November 14, 2008 for coverage effective January 1, 2009. UW Employees Inc Life Insurance is a term life insurance policy. Anyone can enroll in coverage regardless of health. This policy provides an inexpensive way to increase your overall life insurance coverage.

- For more information (including rate and coverage information):  
<http://www.uwsa.edu/hr/benefits/ins/uwee-ga-1117.pdf>
- Application: <http://www.bussvc.wisc.edu/ecbs/uwe-ga-1314UWS.pdf>

## Employee Reimbursement Accounts (ERA)

There will be an open enrollment from October 6 – November 14, 2008 for coverage effective January 1, 2009 during which you are eligible to enroll in the Medical Reimbursement Account and/or the Dependent Care Reimbursement Account. You must re-enroll in the ERA program every year – if you enrolled in the plan for 2008, coverage does NOT automatically continue. These plans allow you to set aside a specific sum of money on a pre-tax basis to pay for medical and dependent care expenses.

**NOTE:** If you are enrolled in the ERA program for the 2008 plan year, you have until March 15, 2009 to incur eligible expenses and until April 15, 2009 to submit your receipts to Fringe Benefits Management Company. If you enroll for the 2009 plan year, you have until March 15, 2010 to incur eligible expenses under the program.

- 2009 Plan Booklet: [http://www.etf.wi.gov/publications/era\\_2009\\_booklet.pdf](http://www.etf.wi.gov/publications/era_2009_booklet.pdf)
- 2009 ERA Summary Guide: [http://www.etf.wi.gov/publications/era\\_2009\\_summary\\_guide.pdf](http://www.etf.wi.gov/publications/era_2009_summary_guide.pdf)
- For more information: [http://www.etf.wi.gov/members/benefits\\_era.htm](http://www.etf.wi.gov/members/benefits_era.htm)
- Calculate your tax savings:  
<https://www.myfbmc.com/customer/taxanalysis.asp?mnu=RESOURCE>
- Enrollment is via phone or internet (instructions in plan booklet)

[Back to Top](#)