

IMPORTANT INFORMATION ABOUT IYC HEALTH PLAN (UNIFORM BENEFITS) COVERAGE FOR 2017

The purpose of this document is to provide information about the updates and changes to the IYC Health Plan (“Uniform Benefits Co-insurance” model) for the 2017 plan year. The IYC Health Plan is a design that has been offered to State employees for many years. In 2017, each health plan is also offering a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Please carefully study the provisions of each plan design before changing your health insurance. HDHP/HSA information is included in a separate document in more detail.

The annual It’s Your Choice enrollment period is October 17 – November 11, 2016

No action is necessary if you wish to maintain your current plan and level of coverage and participation. Action must be taken if you wish to dis-enroll, change plans, change participants enrolled or change coverage levels.

You may have been notified by your current health plan that your current plan will not be available in your county for 2017.

The Decision Guide provides a printable summary of the health insurance benefit plans available in 2017. Detailed information is always available online. Any corrections to plan information or updates after the beginning of the enrollment period will be posted on CourtNet and ETF’s site, www.etf.wi.gov.

It’s Your Choice information is distributed via e-mail to all Justices, Judges, Supreme Court & Court of Appeals and Director of State Courts Office staff. Information is also available at several locations:

On CourtNet at <http://courtnet.wicourts.gov/hr/benefitsopen.htm> or
On the web at the court system staff page: <http://www.wicourts.gov/staff.htm> or
ETF’s website at <http://etf.wi.gov>.

During the It’s Your Choice period, you may elect to:

- Enroll in a health plan if not a current participant
- Change health plans
- Change to or from the High Deductible plan model
- Review changes applicable to all plans by reading the “What is Changing in 2017” on page 2 of the Decision Guide. Some members will be required to change their health plan for 2017 due to provider availability.
- Change from single to family or family to single coverage without restrictions
- Enroll or dis-enroll adult dependents
- Enroll or dis-enroll your domestic partner and their child or children from or to your health plan for the 2017 plan year
- Opt – out of the Uniform Dental coverage being offered by Delta Dental
- Elect to drop your health plan in order to receive the Opt-out Incentive of up to \$2000

Employees who do not wish to make changes to health insurance plan selection should:

- Verify that their current health plan will be available in their county for 2017
- Verify the selected physicians, clinics, and/or hospitals will be available under the health plan for the 2017 plan year and that your plan is offered in your county for 2017
- Review the **“What is Changing in 2017”** on page 2 of the Decision Guide
- Contact the health plan directly with specific benefit or provider questions. A contact list is available on CourtNet as well as at www.etf.wi.gov.

Changes become **effective on January 1, 2017**. The first payroll deduction for changes or new enrollments is on your **December 22, 2016** payroll deposit.

Group Health Changes for 2017

ETF has summarized network changes, new benefits and other changes to the health insurance plan. See <http://etf.wi.gov/members/IYC2017/et-2107faq.asp>

Several plans are dropping coverage in certain counties. If your plan is no longer available in your county a new plan must be selected during this enrollment period.

Uniform Dental Coverage

Delta Dental will continue to administer this program in 2017. Participants will be allowed to use the **Delta Premier** and **Delta PPO** networks. **Services received from providers outside of this network will not be covered.**

To determine if a provider is part of one of the above mentioned networks, please visit Delta’s website at <http://www.deltadentalwi.com/state-of-wi>. If you have questions contact **Delta Dental** at 844-337-8383.

Changes to Uniform Dental Coverage may be made for 2017 by submitting an enrollment/change form.

Uniform Dental does not replace coverage provided by **Epic Benefits+** or **Epic Dental Wisconsin**, plans that also use the **Delta Dental** network. Both of these supplemental plans will continue to be offered in 2017. See the Supplemental Plan memo for details on the **Epic Dental Wisconsin** special enrollment.

2017 Health Plan Tiering – IYC Uniform Health Benefits

The three-tiered program structure will continue for 2017. Each health plan is placed in one tier based on their premium and performance, All HMO/PPO plans are Tier 1 for 2017. Only the IYC Access Health Plan (formerly the Standard Plan) is Tier 3. There are no Tier 2 plans for 2017.

2017 Health Insurance Member Premiums

Level	IYC Health Single with dental	IYC Health Family with dental	IYC Health Single- no dental	IYC Health Family – no dental
Tier 1	\$88.00	\$219.00	\$85.00	\$211.00
Tier 2	N/A	N/A	N/A	N/A
Tier 3	\$266.00	\$664.00	\$263.00	\$656.00

Rates for the High Deductible Health Plan Option are provided separately in the High Deductible Health Plan memo.

Prescription Drug Coverage

Navitus Health Solutions will continue to be the Pharmacy Benefit Manager for all employees. Participants will not receive new identification cards from **Navitus** each year. Information about coverage and out of pocket costs may be found here: <http://etf.wi.gov/members/IYC2017/et-2107phae.asp> If new cards are needed or for more information, please call Navitus at (866) 333-2757. Finally, a **Navitus** presentation on how to calculate co-insurance for 2017 is posted on the CourtNet Benefits page.

The prescription drug mail order service will continue under **WellDyne**. To register for this carrier, please call Well Dyne's Customer Care at (866) 490-3326 or register through the website at <https://welldynerx.com>.

Health Insurance Opt-out Incentive

The State is offering up to a \$2,000 incentive for eligible employees who elect to drop current health coverage for 2017 during this open enrollment. Employees currently enrolled in the 2016 Opt-out Incentive must submit an enrollment/change application form in order to continue participation in this program in 2017. For eligibility and more details on this program see <http://etf.wi.gov/members/IYC2017/et-2107faq.asp#optout> This taxable incentive will be payable in 24 installments for employees employed the full year. Those starting or ending employment in 2017 that are eligible to receive the incentive will receive a prorated share of the incentive based on the start or end dates of employment.

Health Plan Wellness Incentive-New Vendor

Employees are eligible to receive additional wellness benefits. Beginning in 2017, StayWell is the contractor for all Well Wisconsin Program and disease management activities for all plans in the State of Wisconsin Group Health Insurance Program for Employees. See <http://wellwisconsin.wi.gov/Home> for more information on how to obtain your 2017 \$150 Wellness Incentive. Wellness incentives are treated as taxable wages and are subject to income and payroll taxes. The court system's payroll center receives payment information for all incentives issued to judges, employees and covered family members. As a subscriber an employee is responsible for paying taxes for incentives received by the employee or eligible dependents. The ETF reported amount of the incentives will be added to the subscriber's income and taxes on the amount of the incentive(s) received are withheld. You will be notified by the payroll office when this is added to your income. Your health information is protected by federal privacy laws.

How do I enroll in health insurance or make changes to an existing enrollment?

The court system Payroll Office will accept the **Health Insurance Application/Change Form (ET-2301)** from all employees. The form is available on CourtNet on our Benefits page or by contacting the Payroll Office. Applications should be sent to the Payroll Office, 110 East Main St Suite 430, Madison, WI 53703 or faxed to 608-261-8293. Do not send completed forms to ETF as this may cause delays in enrollment.

Coverage for Adult Dependent Children Ages 20 - 26

An adult dependent may be covered on a parent's plan until the end of the calendar month in which s/he turns age 26. A COBRA notice to a dependent that will 'age out' of the system will be issued in the month in which s/he turns 26. You may also dis-enroll a dependent in this age group during the **It's Your Choice Period**.

Domestic Partner Health Coverage

ETF bulletin **ET-2166** outlines the Domestic Partner Benefits that are available to State employees. Information is available on the ETF website at: <http://etf.wi.gov/publications/domestic-partner-intro.htm>.

An employee choosing to cover a domestic partner and his/her child or children, who by IRS guidelines do not qualify as dependents, will have the value of that coverage added to his/her W-2 for state and federal tax purposes. An employee is advised to consult a tax advisor to determine how this will affect his/her tax status. The 2017 imputed values will be available on CourtNet or from the payroll office.

IRS Publication 501, with information about dependent eligibility, is available on the IRS web site at www.irs.gov or on CourtNet at <http://courtnet.wicourts.gov/hr/benefitsopen.htm>.

Dependent Social Security Numbers Are Required

Due to federal law, subscribers must provide Social Security Numbers for all dependents if they have not already done so. Health plans and employers are required by the Patient Protection and Affordable Care Act (PPACA) to report this information to the federal government in 2017. A court system payroll specialist will contact you if you or your dependents are missing a Social Security Number in the ETF system.

The deadline is at 4:30 pm on Friday, November 11, 2016. Applications received after this time will not be accepted. A postmark of November 11, 2016 is sufficient for meeting this deadline.

For more information please contact the Payroll/Benefits Office at 608-266-7441 or payrolloffice@wicourts.gov.

Fax number: 608-261-8293

**Payroll Office mailing address: 100 East Main Street, Suite 430
Madison, WI 53703**

Payroll and Benefits Specialists

Christopher Schellinger (608)266-7441

Terry Hopkins (608)266-6808