



City of Madison

Human Resources Department

Date: September 25, 2023

2024 Annual Open Enrollment Period is September 25, 2023 through October 20, 2023, 4:30 pm

To: Active Employees and Elected Officials Enrolled in the Wisconsin Retirement System
From: Kurt Rose, Employee and Labor Relations Manager
Subject: **It's Your Choice Health Insurance Open Enrollment for 2024 Coverage**

The It's Your Choice Health Insurance Open Enrollment period is an opportunity for currently enrolled employees to make changes and for eligible employees who are not enrolled to sign up for 2024 health insurance coverage. Changes to the program for 2024 are summarized in this memo and included in the It's Your Choice 2024 Decision Guide: Local Deductible Plan (ET-2158) available on the Employee Trust Funds (ETF) website: <https://etf.wi.gov/publications/24et-2158/download?inline=>

IF YOU DO NOT WANT TO MAKE ANY CHANGES TO YOUR EXISTING HEALTH INSURANCE COVERAGE, YOU DO NOT NEED TO TAKE ANY ACTION DURING THE HEALTH INSURANCE OPEN ENROLLMENT PERIOD

Employees and elected officials who are actively participating in the Wisconsin Retirement System (WRS) through their employment or elected service with the City are eligible to participate in the group health insurance program. This includes WRS-eligible hourly and seasonal employees. Employees and elected officials who are not actively participating in the WRS are not eligible for City-sponsored health insurance.

No access to the internet? You may contact ETF at 877-533-5020 or 608-266-3285 or by mail at PO Box 7931, Madison, WI 53707-7931 to request printed Health Insurance Open Enrollment materials. Reference copies of materials may also be available in agencies and in Human Resources.

HEALTH PROGRAM INFORMATION

In 2024, 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 offered through the health insurance program.** The City of Madison does not offer ETF's Uniform Dental Benefit or ETF's Supplemental Dental plans. If you are not currently enrolled in the City's separate Delta Dental group plan, you must enroll online through Employee Self Service (ESS) by logging into your account at ess.cityofmadison.com if you would like dental insurance for the 2024 plan year, subject to eligibility. Complete instructions are provided on the Delta Dental open enrollment memo. 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 not 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 <https://www.cityofmadison.com/human-resources/benefits/domestic-partnership-benefits> for more information.
- ETF will be hosting a number of webinars during the open enrollment period for you to learn about the 2024 plan year. Opportunity to ask questions directly to health plans. Visit etf.wi.gov/insurance to register.

Informational/ Drop In Sessions:

October 12, 2023,
Madison Municipal Building, 215 Martin Luther King Jr. Blvd.

- Room 204 8:30 – 4:00 pm HR Staff to assist in the Open Enrollment process
- Room 215 11:30 - 3:30 pm Resource fair with health, dental, vision, and flex spending providers

IMPORTANT HEALTH PLAN, MEDICAL & PHARMACY BENEFIT CHANGES

Health Plan Changes

Change in Service Area: The current GHC of South Central Wisconsin network (GHC-SCW) will be discontinued at the end of plan year 2023. It is being split into two separate networks starting January 1, 2024: GHC-SCW Dane Choice and GHC-SCW Neighbors. Both networks will include UW and Meriter hospitals and specialists.

GHC-SCW Service Area Changes: GHC-SCW Dane Choice and GHC-SCW Neighbors

- **Action Required*** If your primary care provider or primary care clinic is outside of Dane County you will need to enroll in GHC-SCW Neighbors.
- If you are currently enrolled in GHC-SCW you will be automatically enrolled in GHC-SCW Dane Choice unless you elect to enroll in GHC-SCW Neighbors during open enrollment.
See page 2 of the 2024 Decision Guide for health plan change in service area information.

*Service Area Change / Health Plan Name Changes

If you are enrolled in GHC-SCW

Old Plan Name	New Plan Name	Current In-Network Providers in County of:
GHC-SCW	GHC-SCW Dane Choice	Dane
GHC-SCW	GHC-SCW Neighbors	Columbia, Grant, Iowa, Sauk, Jefferson, Juneau, and Lafayette

- **State Maintenance Plan (SMP)** will be offered in the following additional counties of : Adams, Ashland, Bayfield, Burnett, Clark, Columbia, Douglas, Forest, Green, Iron, Juneau, Langlade, Lincoln, Marathon, Menominee, Oneida, Polk, Portage, Price, Richland, Sauk, Sawyer, Taylor, Vilas, Washburn and Wood.

Medical Benefit Changes: Effective January 1, 2024

- Expanded coverage for advance care planning.
- Removed the expectation that physical, speech, and occupational therapies result in significant improvements for patients within two months of the beginning of treatment.
- Removed the requirement of a 30-day rental of infusion pumps for insulin, pain relievers, and other drugs prior to the purchase of equipment.
- Removed the requirement that members who change health plans during an inpatient stay need to move to a new in-network facility due to the change in the plan provider.
- Dean Health Plan participants only: SSM Health no longer provides on-site gender affirming care. Rather participants of Dean Health Plan will be required to access resources outside of SSM Health for gender affirming care. When a network physician needs to refer a member for covered services, Dean Health Plan works with the referring doctor to authorize those services with providers in that specialty.

Pharmacy Benefit Changes: Effective January 1, 2024

- Levels 3 & 4 (Individual/Family) Prescription Out-Of-Pocket Limit increase in 2024 to \$9,450 / \$18,900
- For level 3 "Dispense as Written" or "DAW-1" drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

Refer to the It's Your Choice 2024 Decision Guide and the ETF website for more health program information.

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 <https://www.cityofmadison.com/human-resources/benefits/open-enrollment> and may be included with less-than-full-time employees' open enrollment materials.

To cancel coverage, add coverage, change plan or level of coverage, add or remove dependents, etc., you must submit a health insurance application/change either online through myETF Benefits or on paper (Form ET-2301) before the October 20, 2023 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. **Open Enrollment changes are effective January 1, 2024.** Outside of the Open Enrollment period, changes may be made only within certain time limits, typically 30 calendar days (60 calendar days for birth/adoption), following a qualifying event (family status change or other eligibility change).

- To remain with your current plan and continue your existing health insurance coverage in 2024, you do not need to take any action.
- **If possible, please use the myETF 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 <https://www.cityofmadison.com/human-resources/benefits/health-dental-and-vision-insurance/changing-health-coverage>. Your unique 8-digit ETF member number may be found on your Navitus Pharmacy Benefit card. ETF member number is also on the label of your Open Enrollment packet. You may contact Human Resources at 608-266-4615 or benefits@cityofmadison.com to obtain your ETF member number if necessary. Paper copies of Form ET-2301: Health Insurance Application/Change Form may be printed from the ETF website or obtained from City Human Resources (please call (608) 266-4615 or email benefits@cityofmadison.com to request a form).
- The City of Madison Benefits website has more detailed enrollment and supporting information. All eligible employees will receive an electronic copy of this memo by email from City Human Resources and/or a paper copy of this memo from their department. The City's Benefits website can be accessed 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: <https://etf.wi.gov/its-your-choice/2024/health-plan-search/local> (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 <https://etf.wi.gov/member-education> to view these resources.

PHARMACY BENEFIT INFORMATION

In 2024, Navitus continues to be the pharmacy benefit manager (PBM) for all available health plans. Out-of-Pocket Limit for Levels 3 & 4 increase for 2024. Other Copays/coinsurance and annual out-of-pocket limits for prescription drugs will remain as they were in 2023.

Visit etf.wi.gov or contact Navitus at 866-333-2757 for more pharmacy benefit information.

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. The \$150 incentive will be paid via a physical gift card that will be mailed to your home. Employees and their spouses will continue to see taxes on their incentives processed via payroll. StayWell also provides access to free and confidential resources and services, such as health coaching, online challenges, and more. Visit wellwisconsin.staywell.com for more information.

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.) There is a 30 calendar day deadline following the loss of other coverage to submit an enrollment request to City HR. Other events that may qualify an employee to make changes to health coverage include the birth or adoption of a child, marriage, and divorce.

AFFORDABLE CARE ACT (ACA)

The Health Insurance Marketplace will offer open enrollment from November 1, 2023 – December 15, 2023. Plans sold during the open enrollment period start January 1, 2024. Please contact the Marketplace at 800-318-2596 or visit www.healthcare.gov for more 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.

For EEOC, COBRA, ACA marketplace and more federal and state notices, visit etf.wi.gov

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. The most current information can be found at etf.wi.gov.

2024 DENTAL AND VISION OPEN ENROLLMENT

The Open Enrollment period for the 2024 Dental Insurance and Vision Insurance plan year will run concurrently with the Open Enrollment period for health insurance. **Flexible Spending Open Enrollment will be October 30- November 17, 2023.**

- Employees and elected officials certified at 50% or more of full-time equivalent employment are eligible to participate in the Dental Insurance and Vision Insurance plans. Eligible employees and elected officials will receive separate memos for those benefits.
- Hourly and seasonal employees are not eligible for the City's Dental Insurance or Vision Insurance plans.
- Separate forms are required to enroll, make changes, or cancel existing Health, Dental, and/or Vision Insurance.
- Health, dental, and vision insurance are each standalone benefits – eligible employees may elect to enroll in none, one, two, or all three of these benefits and coverage levels may differ among the plans an employee is enrolled in (For example: An employee could have Family Health Insurance, Employee + Children Dental Insurance, and Employee Only Vision Insurance).

CONTACT INFORMATION

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Employee Trust Funds

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