



2020 Health Benefit Changes

UW Retirement Association



Presenters:

Eileen Mallow, Director

Molly Heisterkamp, Wellness & Disease Management Manager

Arlene Larson, Manager of Federal Health Programs & Policy

Tricia Sieg, Dental & Supplemental Plans Manager

Office of Strategic Health Policy

Topics Covered

- Group Insurance Board Changes
- Health Plan Changes
- Medical/Pharmacy Benefits
- Well Wisconsin
- Dental
- New Videos & Resources

Medical & Pharmacy

- Plans No Longer Available
- Service Area Changes
- New Benefits

Health Plan No Longer Available



Service Areas:

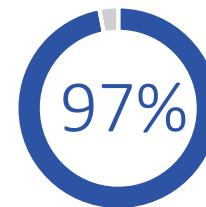
- Security Health Plan – Central
- Security Health Plan – Valley



Coverage ends
Dec. 31, 2019



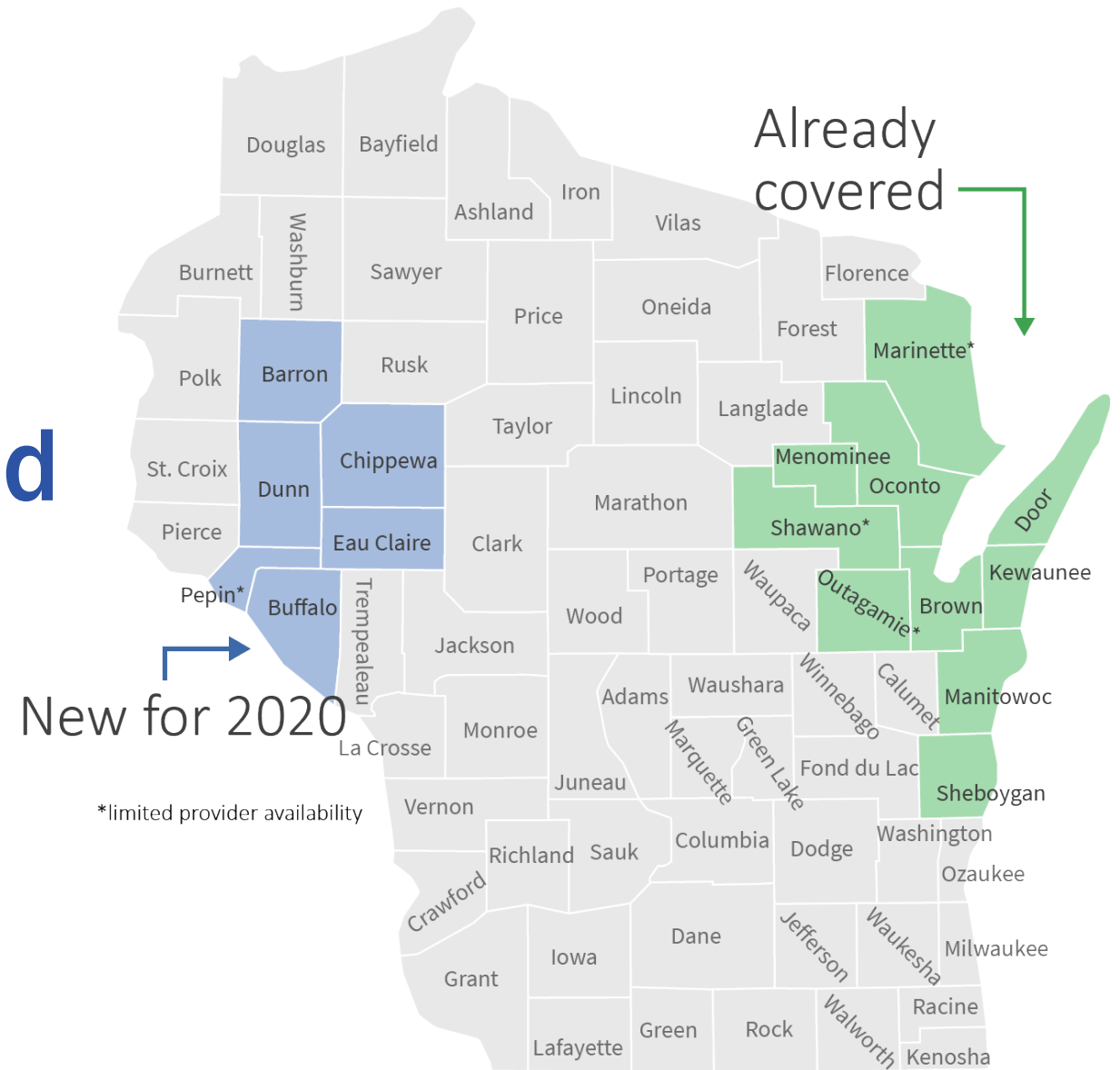
If currently enrolled,
[find](#) & [enroll](#) in a new
health plan for 2020



Of providers are
available through
another health plan

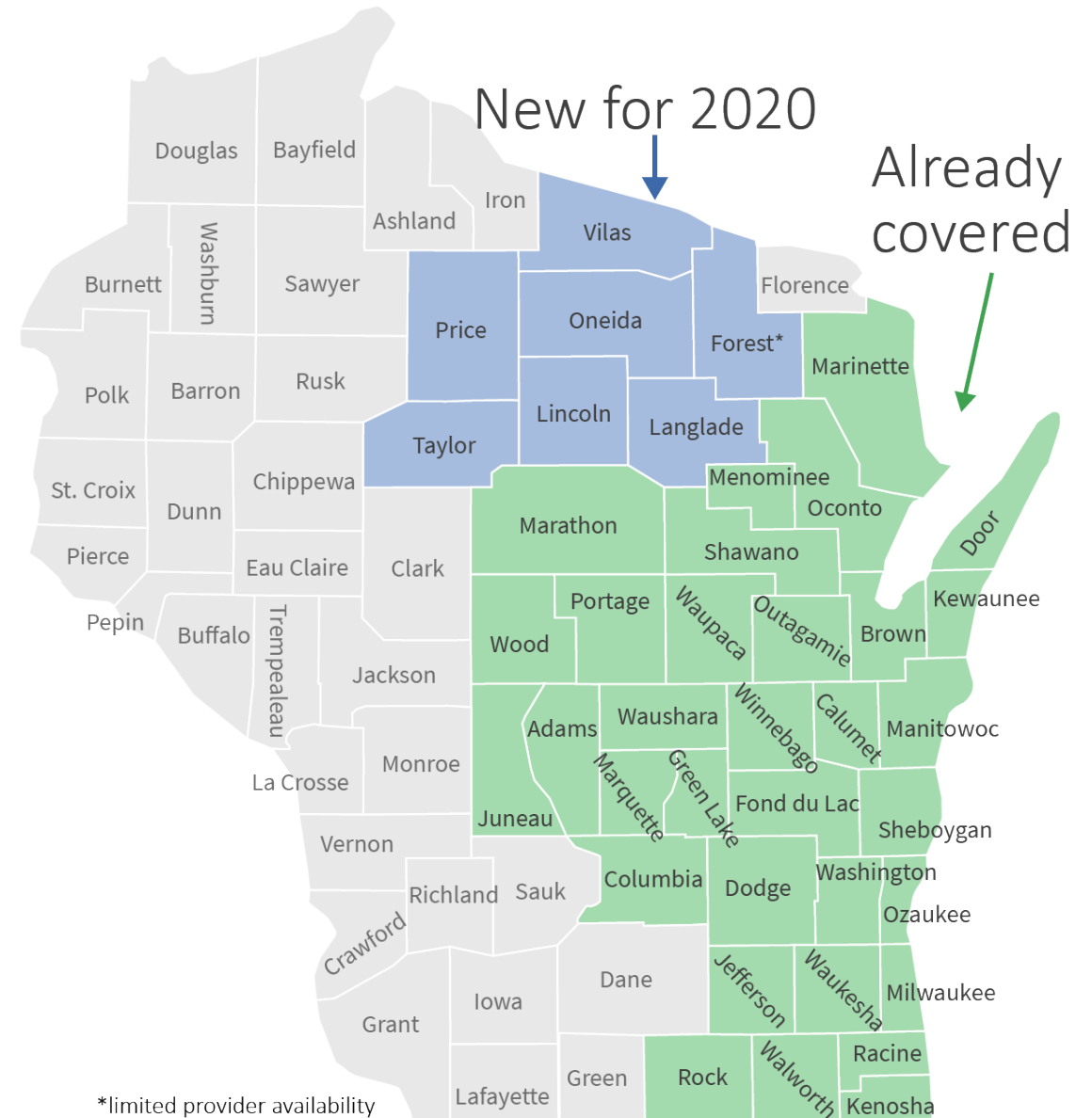
New Counties Covered

Dean Health Plan – Prevea360

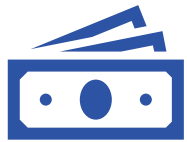


New Counties Covered

WEA Trust – East



Vaccines at In-Network Pharmacies



Cost: \$0, it's free!



Bring your Navitus card



[Find an in-network pharmacy](#)



Available Vaccines

- Influenza
- Pneumonia
- Tetanus
- Hepatitis
- Shingles
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis

New Medical Benefit

- Bariatric surgery & weight loss services will be provided for:
 - Participants with a body mass index (BMI) of 35 or greater
 - Participants whose health plan determines it's needed
 - Contact health plan for prior authorization criteria

Health Savings Account Transfers

If you have an HSA you can:



Transfer your account to
ConnectYourCare through
an online portal

Portal Open: Sept. 30 – Dec. 31, 2019

Or



Keep your account with
TASC

You will pay a \$3/month admin fee
starting Feb. 2020

Medicare Program Updates / Changes

- Medicare Advantage
- Medicare Some option
- Medicare Life Event

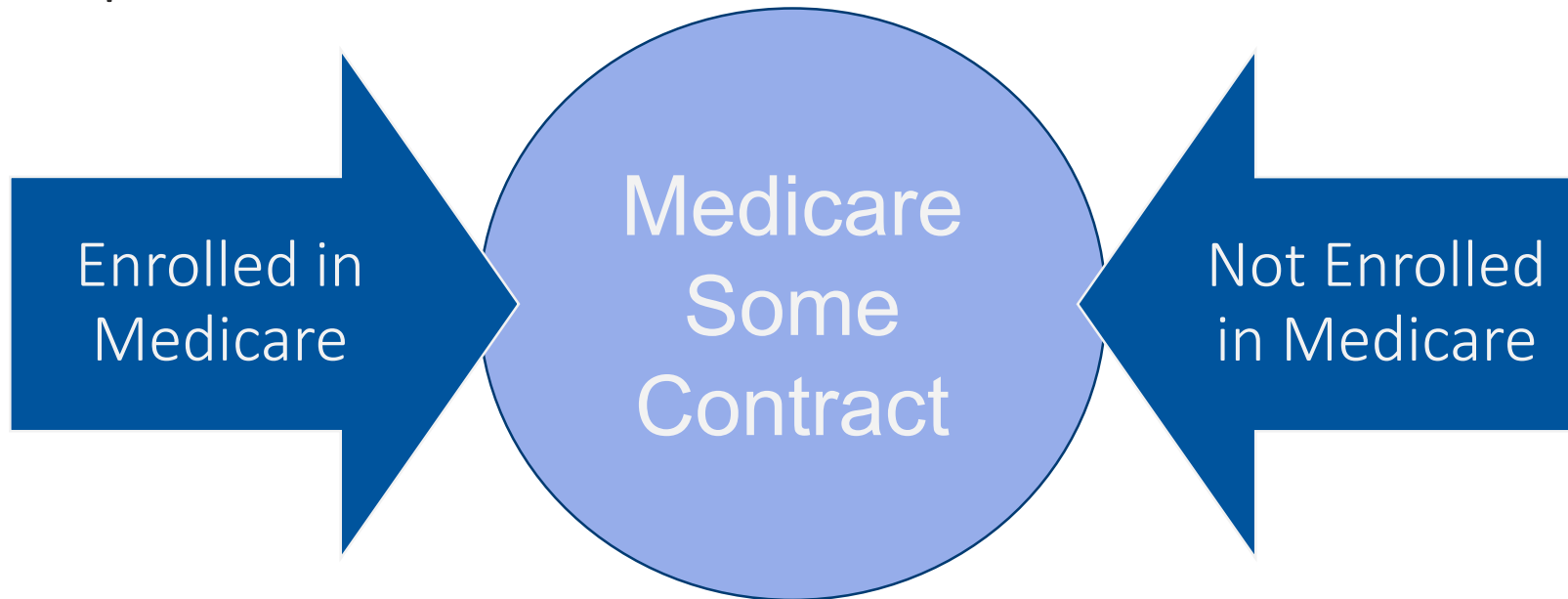
Medicare Advantage Update

What's happened since last year's It's Your Choice?

- 4,300 retirees enrolled, insuring 6,500 members in 2019
- Customer Service Satisfaction 97%
- Primary Care Physician concern resolution

What Is a Medicare Family Some Contract?

A contract which gives Retirees the option to divide their family health contract into a Medicare plan and a non-Medicare plan.



Retirees Will Have Three Choices for Enrollment When They Cover Medicare and Non-Medicare Members

Single Plan: Medicare Family Some - Health Plan Medicare

All family members covered under the same IYC Health Plan

Two Plans: Medicare Family Some – Medicare Advantage

Medicare members enrolled in UHC Medicare Advantage &
Non-Medicare members enrolled in an IYC Health Plan

Two Plans: Medicare Family Some - Medicare Plus

Medicare members enrolled in WEA Trust Medicare Plus &
Non-Medicare members in an IYC Health Plan

Which Health Plans Are Newly Available for Medicare Some?

Member Enrolled in Medicare

Medicare Plus
(WEA Trust)
Or
Medicare Advantage (UnitedHealthcare)

Other IYC Health Plan

Member Not Enrolled in Medicare

What Is an IYC Health Plan?

All the non-Medicare health plans provided by the State Group Health program

Why are Medicare Family Some Contracts offered now?

Requested by Our Members

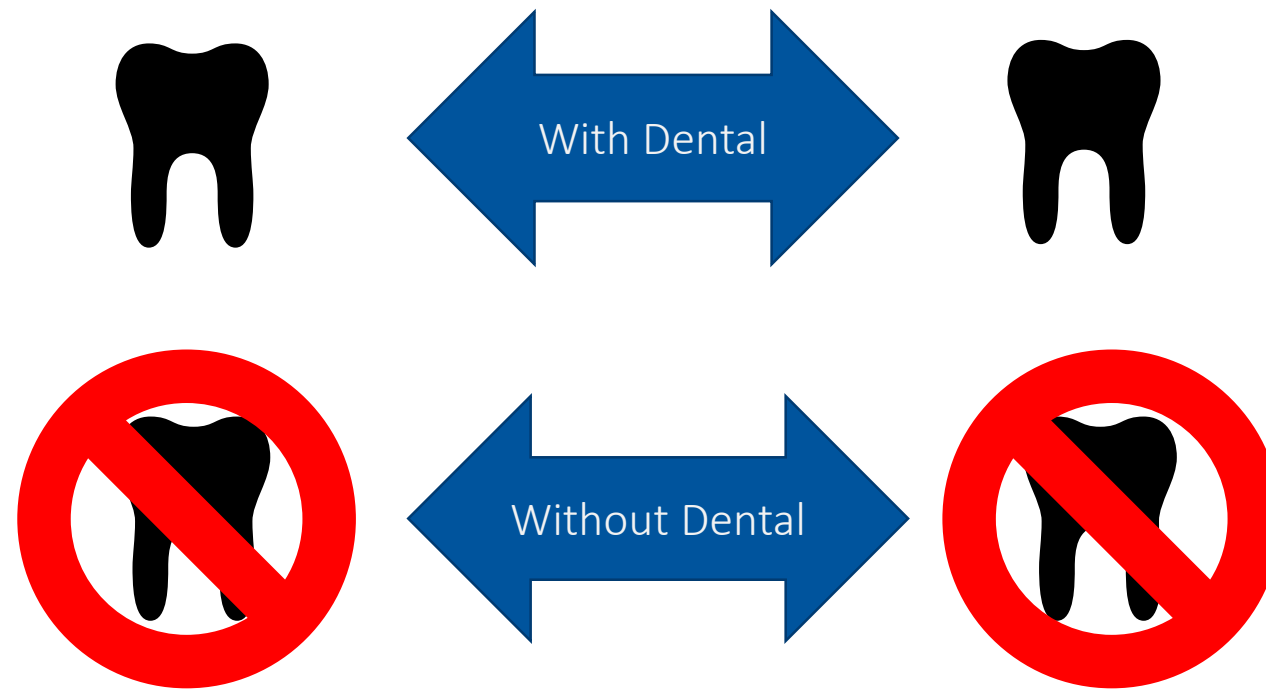
More Flexibility

Lower Premium Costs

Additional Providers for Participants
(Medicare Advantage offers a nationwide providers and
Medicare Plus offers a worldwide providers)

What About Dental Coverage?

- Both health plans of the Medicare Some contract must have the same dental coverage





Life Change Event: Medicare Eligibility Will Allow for Contract Changes

Retirees will have the opportunity to change their health plan when they or their dependent's Medicare enrollment changes.

Enrollment in Medicare A and B

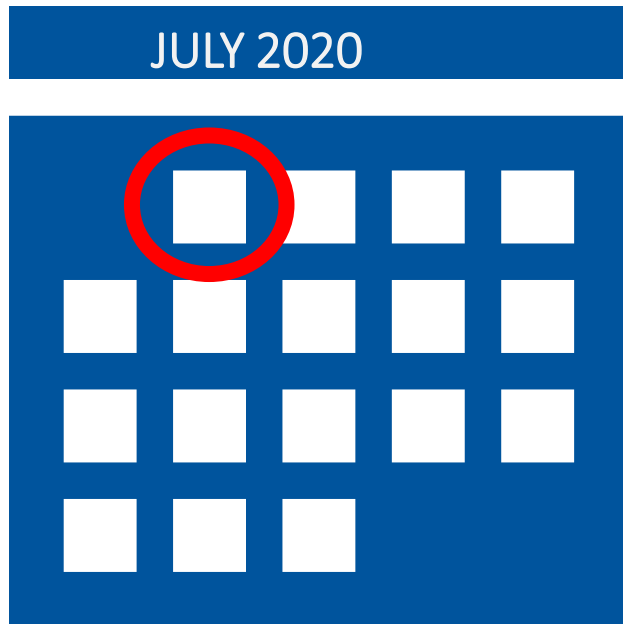
Loss of Medicare A and B

Enrollment in Medicare A or B

Loss of Medicare A or B

Note: This event does **not** allow for initial enrollment or re-enrollment in a health contract

Life Change Event: Medicare Gain or Loss



A Retiree wishing to change health plans due to a Medicare event must submit a health application **within 30 days** of the gain or loss of Medicare

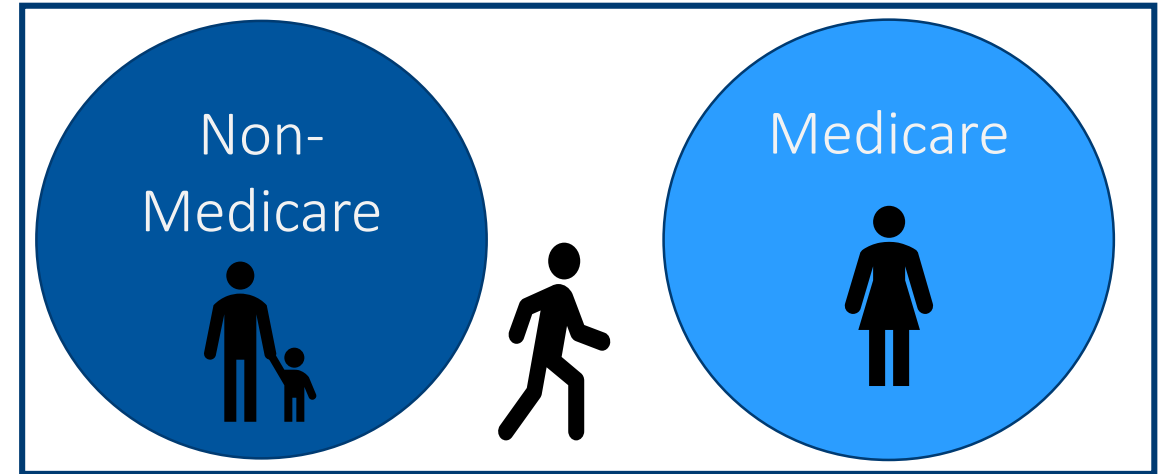
Coverage is effective on the date of the gain or loss of Medicare enrollment

Note: Retirees should have both Parts A and B if they're eligible or they will be responsible for claims that Medicare would have paid if they'd had Medicare.

What Happens to the Medicare Family Some Contract When Someone Gains or Loses Medicare?

Example: Spouse Gains Medicare

- If there are dependents, the individual will be moved to the Medicare half of the contract
- If there are no remaining dependents on the Non-Medicare side, the contract will change to a Medicare - Family All contract



Medicare Eligibility Allows for a Health Plan Change

- Retirees in a Medicare Family Some contract with two different health plans will be **automatically transferred** to the Medicare plan when they become eligible for Medicare, **unless** they submit an application to **change plans within 30 days** of becoming Medicare eligible.

Well Wisconsin

- Program overview and results
- Final 2019 Program Reminders
- 2020 Program Changes
- It's Your Health: Diabetes

Program Overview

- Designed to improve member health and well-being through education and activities that support a healthy lifestyle
- Goals:

Reach 40%
participation by
2022

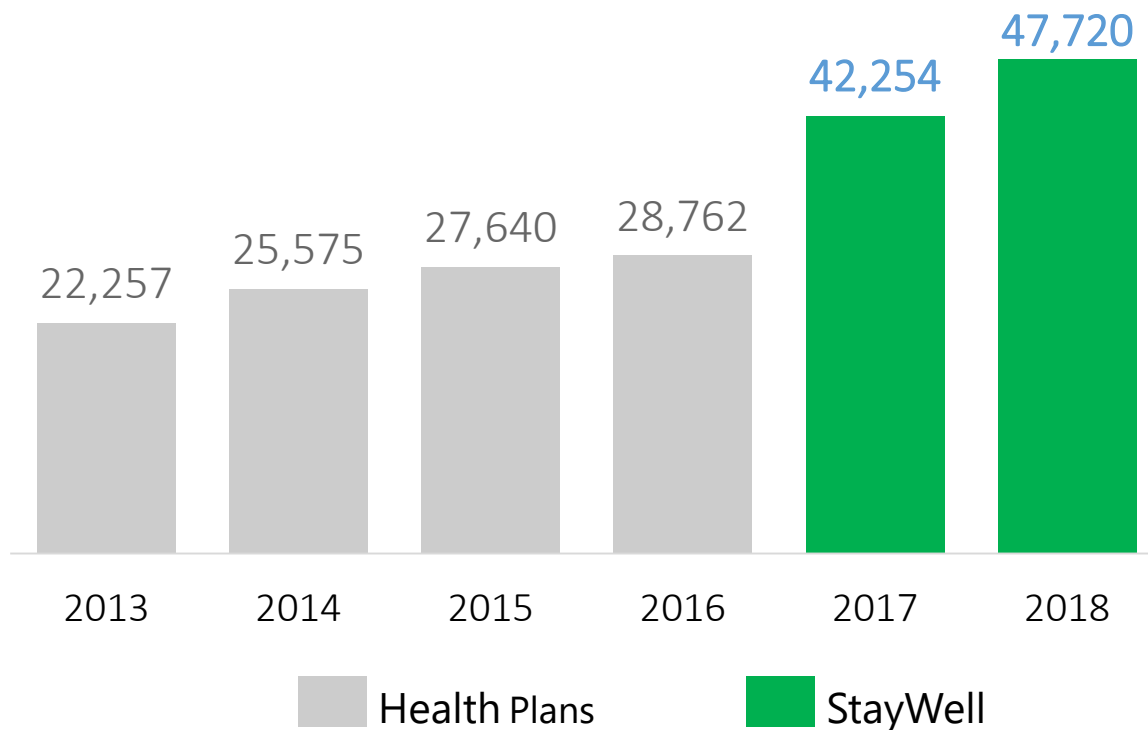
Reach & maintain
high satisfaction
rates of at least
90%

Decrease health
risks by a minimum
of 1% annually

Results

Incentive Program Participation

↑ 66% since StayWell became the administrator



↓ 2.1%

Overall health risk reduction for members that participated in 2017 & 2018

↓ 10.2%

Overall health risk reduction for repeat members that also participated in coaching

Still time to participate in 2019

- October 11, 2019 is the deadline to earn \$150*
- Activities:
 - Health screening (or health care provider form)
 - Health assessment (online, paper or telephonic)
 - Well-being activity

*Taxes withheld from gift card. UHC Medicare Advantage members not eligible for Well Wisconsin incentive.

STEP 3: Complete		PREGNANT <input type="radio"/> Yes <input type="radio"/> No	
REQUIRED VALUES		OPTIONAL VALUES	
Blood Pressure Systolic <input type="text"/> <input type="text"/> / <input type="text"/> Diastolic <input type="text"/> <input type="text"/> Date of Test <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>(Month) (Day) (Year)</small>	Cholesterol Total Cholesterol <input type="text"/> <input type="text"/> <input type="text"/> HDL Cholesterol <input type="text"/> <input type="text"/> <input type="text"/> LDL Cholesterol <input type="text"/> <input type="text"/> <input type="text"/> Triglycerides <input type="text"/> <input type="text"/> <input type="text"/> Was patient fasting for more than 8 hours prior to this test? <input type="radio"/> Yes <input type="radio"/> No	Glucose (Blood Sugar) <input type="text"/> <input type="text"/> <input type="text"/> Was patient fasting for more than 8 hours prior to this test? <input type="radio"/> Yes <input type="radio"/> No Date of Test <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>(Month) (Day) (Year)</small>	
Height <input type="text"/> <input type="text"/> <input type="text"/> <small>(Feet) (Inches)</small> Weight (lbs) <input type="text"/> <input type="text"/> <input type="text"/> Date of Measurement <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>(Month) (Day) (Year)</small>	Waist Circumference <input type="text"/> <input type="text"/> <input type="text"/> inches Date of Measurement <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>(Month) (Day) (Year)</small>	Date of Test: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>(Month) (Day) (Year)</small>	
Health Care Provider Name _____		Health Care Clinic _____ Phone Number _____	

Data Privacy

Participant-level information:

- Incentive taxation

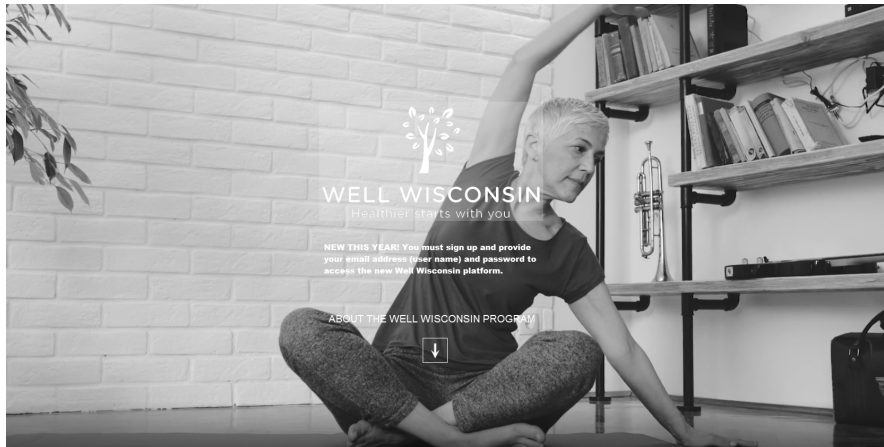
Personal Health Information:

- Federal Laws: HIPAA, GINA, ADA
- EEOC Notice Requirement: Wellness Programs
- StayWell Privacy Statement
- Health plan coordination



NEW Portal in 2020

- Participants need to create a new account
- Gift cards will automatically be mailed to homes after the incentive is earned. No need to claim gift card.



New Features

- Health trackers
- Guided meditation app
- Virtual coaching
- Doctor chat
- Fitness videos
- Community chat feature

The screenshot displays the STAYWELL dashboard for a user named Emily R. The interface includes a navigation bar with options like DASHBOARD, SESSIONS, VITALS, CHALLENGES, MY TEAM, MY COMMUNITY, and RESOURCES. The main content area is divided into several sections:

- LEVEL 1 | EMILY RATHJEN**: A profile card for Emily R. with a circular progress indicator.
- TEAM EMILY R**: A section showing team progress, including a "0% Pending" status and an "Invite Others" button.
- WELLNESS SCREENINGS**: A section with a "LET'S GO" button and a promotional message: "COMPLETE A SCREENING TO EARN 50 POINTS!". Below this is a detailed instruction: "Click the Let's Go button above to download the form to take to your physician to complete. Submit results from a physician visit 5/1/19-4/30/20. Note: you must be on the Company medical plan to participate."
- Progress Indicators**: A section showing "You have 20 points to spend!" and two progress bars: "25% Towards earning incentive" and "HRA 100% Complete".
- Service Icons**: Three icons labeled "Doctor", "Coach", and "Community" are visible below the profile card.

LEVEL 1	DATE	TIME	POST SURVEY
Pending	Friday, Feb 1	11:00 AM	Pending

Continuing Support in 2020

\$150 incentive (minus taxes) for completing health screening, health assessment and well-being activity

One-on-one health coaching and disease management

Same website: wellwisconsin.staywell.com

It's Your Health: Diabetes

Participate in StayWell's diabetes disease management program and get:

- Lower prescription drug copays on anti-diabetic drugs
- Support with managing the condition

Call StayWell to enroll.



Well Wisconsin Program Support

StayWell HelpLine

1-800-821-6591 or wellwisconsin@staywell.com

Hours:

- Monday – Thursday 8 a.m. – 8 p.m.
- Friday 8 a.m. – 6 p.m.
- Saturday 8 a.m. – 1 p.m.



WELL WISCONSIN
Healthier starts with you

Uniform Dental & Supplemental Benefits

- New Benefits
- New Dental Plan



2020 Dental Plan

Uniform Dental Benefit Plan

Available to those enrolled in health insurance under the State of Wisconsin Group Health Insurance Program.

or

Delta Dental PPO Plus Premier™ – Preventive Plan

Only available to those not enrolled in health insurance through the program.



Delta Dental PPO™ – Select Plan

or

Delta Dental PPO Plus Premier™ – Select Plus Plan

Delta Dental Networks

Delta Dental PPO

+ Delta Dental Premier



Delta Dental PPO Dentists
(Accept reduced fees – saving
you the most money)

Delta Dental Premier Dentists
(Accept reduced fees – but not
as low as PPO dentists)

*The Delta Dental PPO – Select Plan requires you to see a Delta Dental PPO dentist

Uniform Dental Benefit

- Available with health insurance under the State of Wisconsin Group Health Insurance Plan
- Retirees must opt-in
- Coverage type matches health insurance enrollment
 - Existing enrollees will not receive a new ID card

2020 Uniform Dental Benefit

UDB Plan Design	Delta Dental PPO SM Dentist	Delta Dental Premier TM Dentist	Non-Contracted Dentist
Individual Annual Maximum	\$1,000	\$1,000	\$0
Deductible	\$0	\$0	\$0
Diagnostic & Preventive Services	100%	100%	0%
Basic & Major Services	80 – 100%	80 – 100%	0%
Orthodontic Services			
Coverage copayment	50%	50%	0%
Individual lifetime maximum	\$1,500	\$1,500	\$0
Dependents eligible to age	19	19	
Adult ortho	No	No	

Three Supplemental Plans To Choose From

- Delta Dental PPO Plus Premier – Preventive Plan ****New for 2020****
- Delta Dental PPO – Select Plan
- Delta Dental PPO Plus Premier – Select Plus Plan



Delta Dental PPO Plus Premier-Preventive Plan

- Can see dentists in *either* Delta Dental network
 - 9 out of 10 Wisconsin dentists are part of our networks
- Matches UDB benefits
- Only available to retirees that do not enroll in health insurance under the State of Wisconsin Group Health Insurance Program

Preventive Plan – Same as the UDB

UDB Plan Design	Delta Dental PPO SM Dentist	Delta Dental Premier TM Dentist	Non-Contracted Dentist
Individual Annual Maximum	\$1,000	\$1,000	\$0
Deductible	\$0	\$0	\$0
Diagnostic & Preventive Services	100%	100%	0%
Basic & Major Services	80 – 100%	80 – 100%	0%
Orthodontic Services			
Coverage copayment	50%	50%	0%
Individual lifetime maximum	\$1,500	\$1,500	\$0
Dependents eligible to age	19	19	
Adult ortho	No	No	

UDB and Preventive Plan Rates

Monthly Premium	Uniform Dental Benefit	Preventive Plan
	Retiree	Retiree
Self	\$30.20	\$30.20
Family	\$75.50**	\$75.50

**Medicare 1 and Medicare 2 recipients pay a family rate of \$60.40 for UDB.

Delta Dental PPO-Select Plan

- Lower premium
- Limited to seeing dentists in the Delta Dental PPO network *only*
- \$1,000 individual annual maximum
- 50% coverage for major and restorative service does not include ortho



Delta Dental PPO Plus Premier- Select Plus Plan

- Richer benefit, higher premiums
- Can see dentists in *either* Delta Dental network
 - 9 out of 10 Wisconsin dentists are part of our networks
- \$2,500 individual annual maximum
- 60-80% coverage for major and restorative services
- Includes \$1,500 for child *and* adult ortho



2020 Major Supplemental Dental Plan Rates

Monthly Premium	Select Plan		Select Plus Plan	
	2020 Retiree Rate	Change in Price 2019 to 2020	2020 Retiree Rate	Change in Price 2019 to 2020
Self	\$15.44	+ \$1.19	\$27.06	+ \$1.23
Self + Spouse	\$31.39	+ \$2.89	\$54.12	+ \$2.46
Self + Child(ren)	\$21.19	+ \$1.95	\$50.06	+ \$2.27
Family	\$37.67	+ \$3.47	\$82.54	+ \$3.76

What is Covered

	UDB or Delta Dental PPO Plus Premier™ - Preventive Plan	Delta Dental PPO™ - Select Plan	Delta Dental PPO Plus Premier™ - Select Plus Plan
In-Network Providers (No out-of-network coverage)	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO ONLY	Delta Dental PPO and Delta Dental Premier
Annual Deductible	None	\$100 / person	\$25 / person
Annual Maximum	\$1,000 / person	\$1,000 / person	\$2,500 / person
Routine evaluations, dental cleanings, sealants, bitewing and panoramic X-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Fillings	100%	No coverage	No coverage
Periodontal Maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	60%
Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery	No coverage	50%	80%
Non-surgical extractions (above gumline)	90%	No coverage	No coverage
Orthodontics Coverage	50% (under age 19)	No coverage	50% (Regardless of age)
Orthodontics Lifetime Maximum	\$1,500	No coverage	\$1,500*

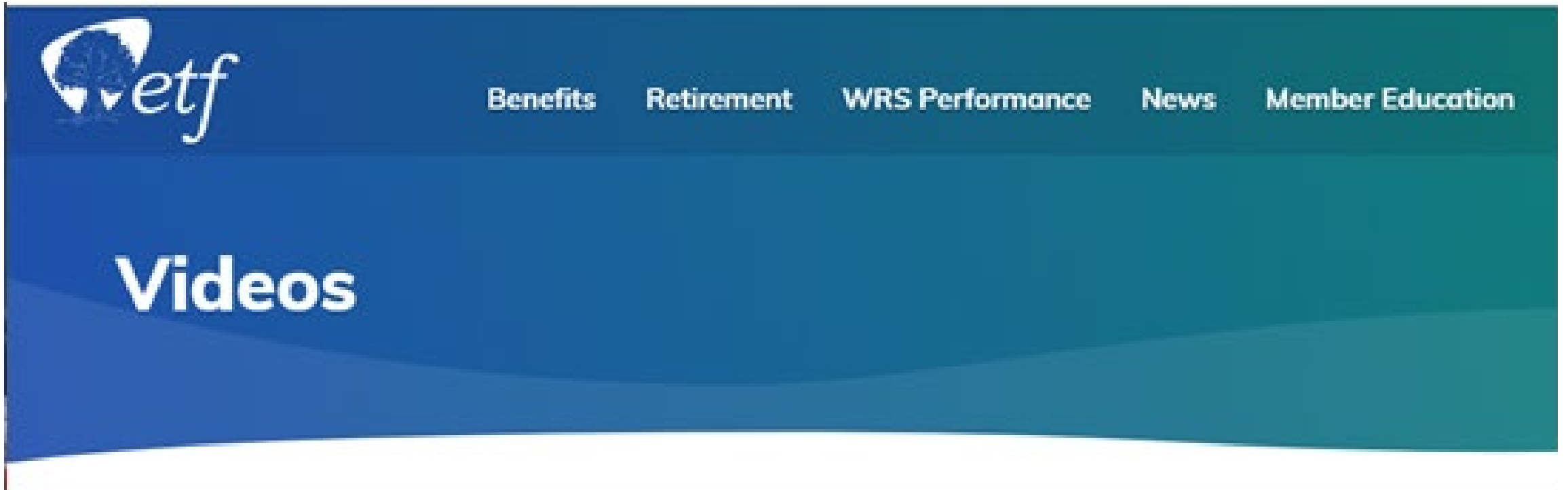
Enrollment

- **Supplemental benefits will require enrollment** during the It's Your Choice open enrollment period
- **Retiree Enrollment options**
 - Paper forms: ETF or Delta's websites
 - Through Delta's website <https://www4.deltadentalwi.com/state-of-wi/>
- All new subscribers will receive a **welcome letter and ID card** from Delta Dental in the mail

Videos & Resources

- Get Medical Care When You Need it Fast
- Accessing Care Out-of-State
- New to Medicare
- ALEX[®]

Member Education and Videos



Get Medical Care When you Need it Fast



Have you ever needed medical care and didn't know where to turn?

In this video you'll learn about:

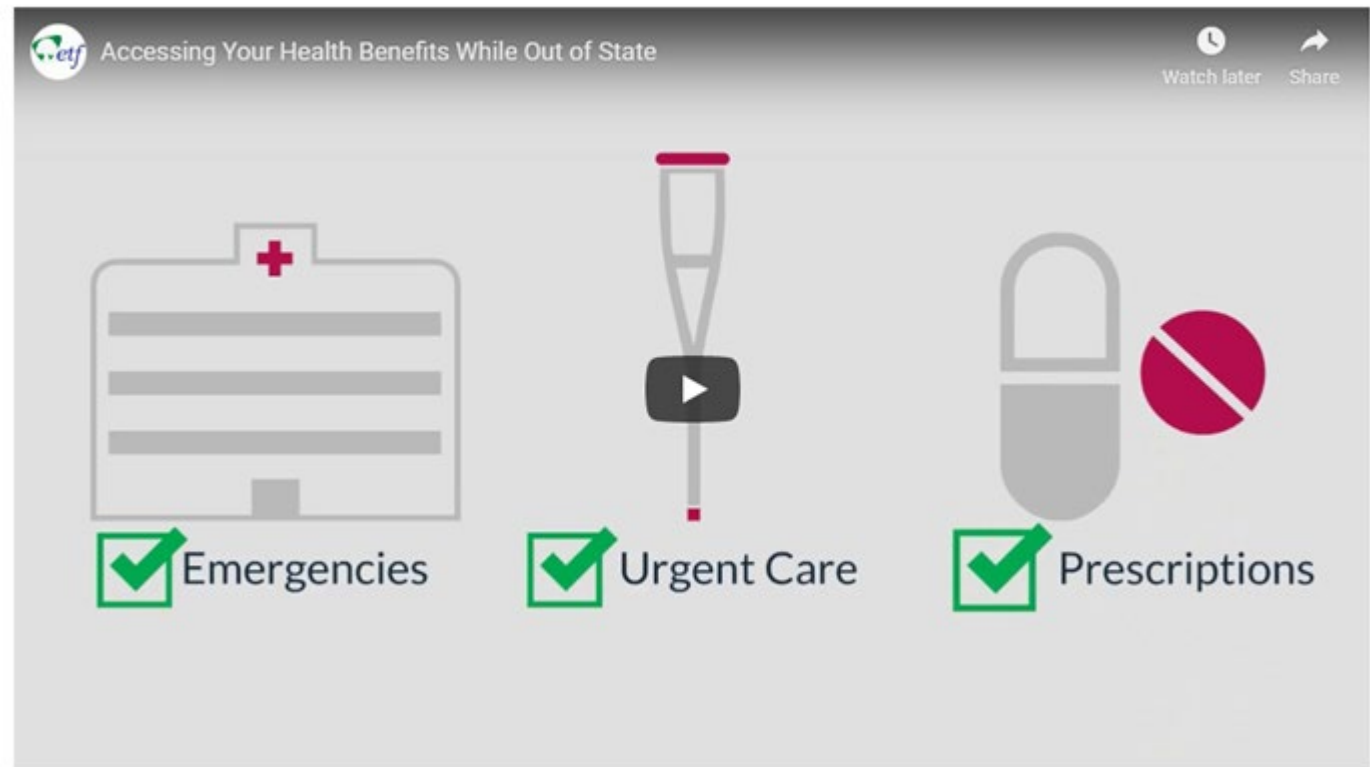
- Your care options
- The advantages of each option

Accessing Care Out-of-State

Learn about what's covered while you're outside your health plan's coverage area

Your Health Benefits in Retirement

2 MIN



New to Medicare

Find out what Medicare means for your health benefits



Get Help Choosing a Plan Design



Interact with ALEX[®]

Your virtual health benefits counselor

for Medicare and non-Medicare

What is ALEX?

- An interactive and personalized benefits decision-making tool for medical, dental and supplemental benefits
- A helpful, virtual benefits counselor
- An empowering and engaging learning experience for members

ALEX...

- Speaks in plain language – *no jargon*
- Is highly interactive and engaging
- Personalizes and customizes each session
- Feels like you're having a real conversation with an expert
- Can be accessed anytime, anywhere
- Is totally anonymous!

Questions?

Thank you



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