



2021 Health Benefit Changes

UW Retirees Association



Agenda

- Introductions
- 2021 Program Changes
- Wellness & Disease Management
- Medicare Advantage
- Q&A

Introductions

Eileen Mallow, Director

Changes at the Office of Strategic Health Policy

- **Goings**
 - Jeff Bogardus – Pharmacy Benefits Manager
 - John Freidham – Technical Writer
- **New Roles**
 - Renee Walk – Lead Policy Advisor
 - Tricia Sieg – Pharmacy Benefit Manager
 - Douglas Wendt – Supplemental Vision and Accident
 - Tom Rasmussen – UDB and Supplemental Dental
 - Sara Brockman – Communications Manager
- **Comings**
 - Korbey White – Health Policy Advisor assigned to health plan contract development and monitoring
 - Luis Caracas – Health Policy Advisor assigned to overall policy documentation and updates

Vendor Changes

- No health plan changes for 2021
- Staywell Acquired by WebMD
- Delta Vision replacing VSP
- RFPs in process
 - Life Insurance – Recommendation to GIB at November 2020 meeting
 - Uniform Dental – Proposals due October 1, recommendation to GIB at February 2021 meeting

2021 Health Benefit & Program Changes

Korbey White, Health Program Manager

Health Plan Offerings



No changes - same health plan offerings as 2020



Members will automatically continue their current health insurance coverage unless they change their coverage elections during open enrollment

2021 Pharmacy Program Changes

Tricia Sieg, Pharmacy Program Manager

eHealth Solutions

ePrescribing

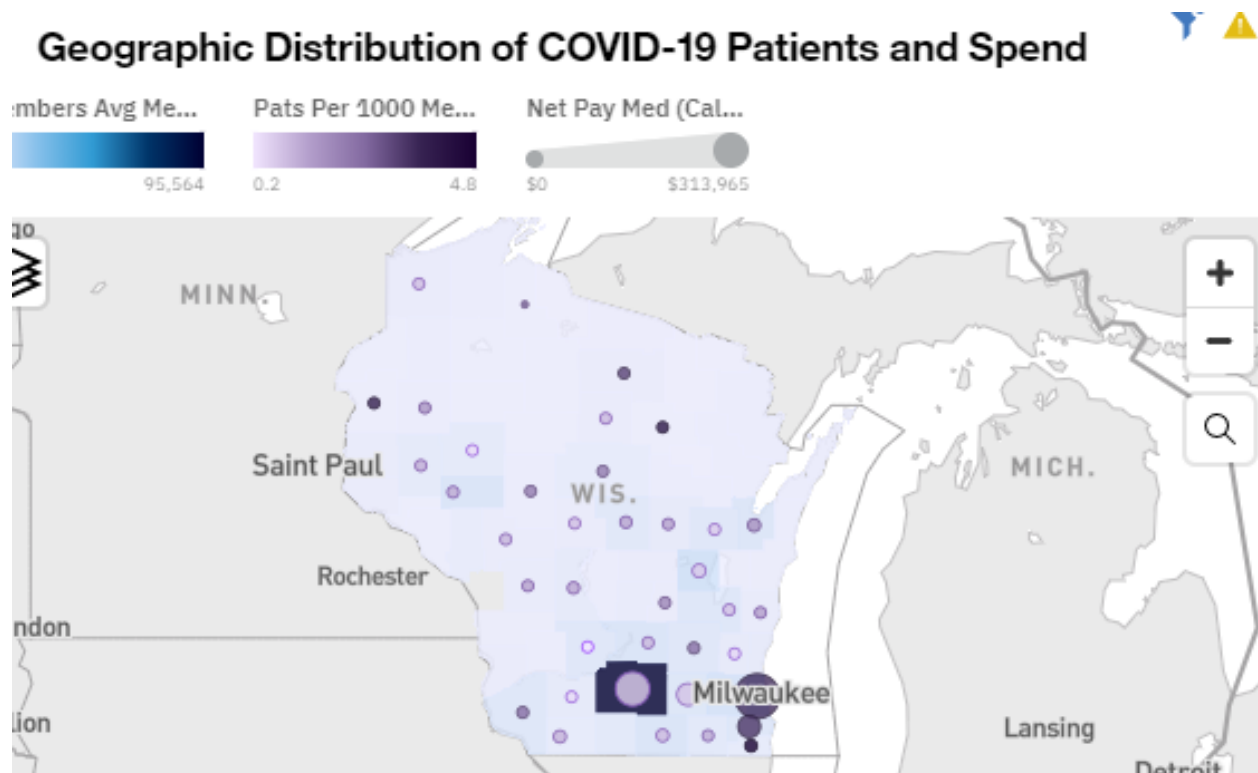
ePrior Authorization (ePA)

RxBenefit Check

COVID-19 & Benefit Programs

Renee Walk, Lead Policy Advisor

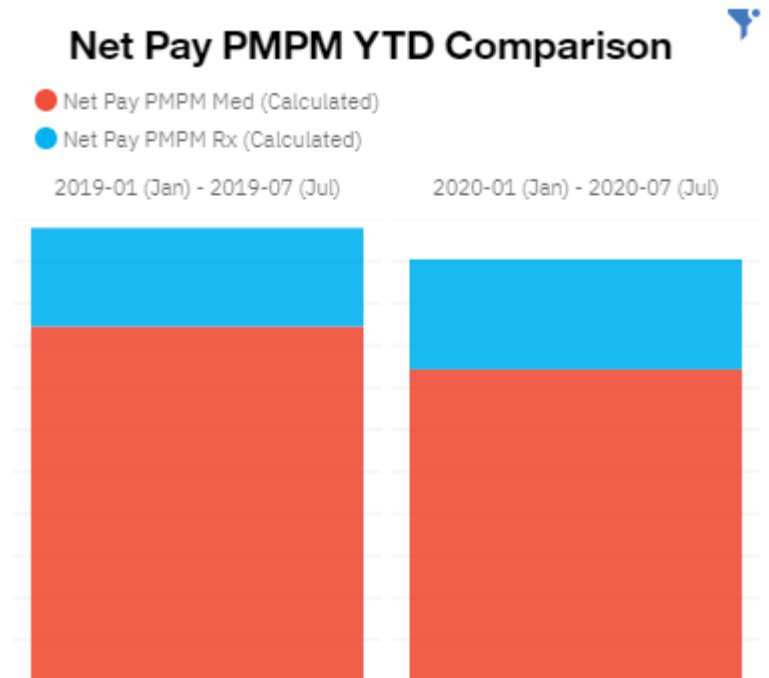
Current COVID-19 Statistics



- 307 confirmed patients in ETF's population
- Net paid per patient = \$3,146
- Net paid by plan = \$965,702

Known Impact to ETF's Programs

- Drop in amounts paid for medical and dental due to clinic closures
- Slight increase in pharmacy; some attributable to increase in 90-day fills early in the pandemic.
- Increase in telehealth use
- Dental and some medical services have begun to rebound to prior year levels; other (ex: ER visits, chronic condition maintenance) remain below 2019 rates



Coverage Notes



Testing is covered at 100% with some limitations



All treatments for COVID-19 are covered, subject to cost sharing (see your plan documents for details)



A future vaccine will be covered by the medical benefit with no cost sharing

How ETF Benefits Help You Stay Healthy & Safe

Get your flu shot

Learn how to use your health plan's telehealth option

Set up mail order for your medications

Check in with your doctor's office on how to keep up with chronic conditions and preventive care

2021 Rates

Renee Walk, Lead Policy Advisor &
Douglas Wendt, Supplemental Vision and
Accident Plans Manager

2021 Rates

ETF took an aggressive negotiation posture for 2021

Across-the-board reduction of 3.2% of bids based on Q1/Q2 2020 service use reductions

Pharmacy rates up slightly; dental rates flat

Resulted in a moderate overall rate increase for 2021

Total Medicare plan premiums increase in 2021, but are lower than 2019 rates

See Decision Guides for
Rate Details

2021 Supplemental Vision Changes

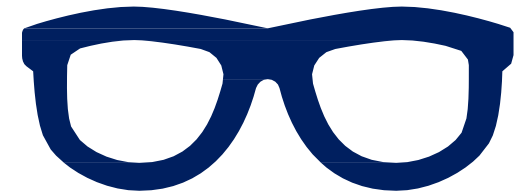
Douglas Wendt, Supplemental Vision and
Accident Plans Manager

New Vision Administrator

DeltaVision, in partnership with EyeMed Vision Care, is the new administrator for the supplemental vision benefit

- Yes, a close relation to Delta Dental – don't worry, they take care of eyes too!

DeltaVision®



DeltaVision Benefits

DeltaVision®



Current supplemental vision enrollments will automatically transfer to DeltaVision

- Unless member cancels vision coverage during open enrollment



Vision membership cards (issued by EyeMed)



Offers same benefits as current coverage at lower rates

Questions About Supplemental Vision?

DeltaVision[®]

Coverage information: deltatdentalwi.com/state-of-wi-vision

In-network providers: eyemedvisioncare.com

1-844-337-8383

Wellness & Disease Management Program

Molly Heisterkamp, Wellness & Disease
Management Programs Manager

New “Health Check” Activities

- All non-Medicare Advantage members will have more options to complete their “health check” activities to earn their \$150 Well Wisconsin incentive in 2021, including:
 - A routine dental exam
 - A health coaching call with StayWell



Note: At-home test kit currently approved for 2020, pending for 2021

Health-Plan Offered Wellness Incentives

- Effective January 1, 2021, UnitedHealthcare is the only health plan that may offer financial wellness incentives to members
 - Members enrolled in Medicare Advantage through UnitedHealthcare are not eligible for the \$150 wellness incentive
- All other members (i.e. non-Medicare Advantage) are encouraged to participate in Well Wisconsin and earn the \$150 wellness incentive

Silver Sneakers



Silver Sneakers will still be available to members enrolled in:

- Medicare Advantage with UnitedHealthcare
- Medicare Plus with WEA Trust

Coming Soon – WebMD Integration

- WebMD recently acquired StayWell
- New tools and resources from WebMD launching in 2021 – including a new web portal experience
- More details to come

The logo for WebMD, featuring the word "Web" in a blue, italicized serif font, followed by "MD" in a bold, black, sans-serif font, with a registered trademark symbol (®) to the upper right of the "D".

*Web*MD®



Emergency Room

Group Insurance Board initiative to educate members of appropriate sites of care.

Sites of Care



NURSE LINE



TELEHEALTH



SAME DAY
DOCTOR'S
APPOINTMENT

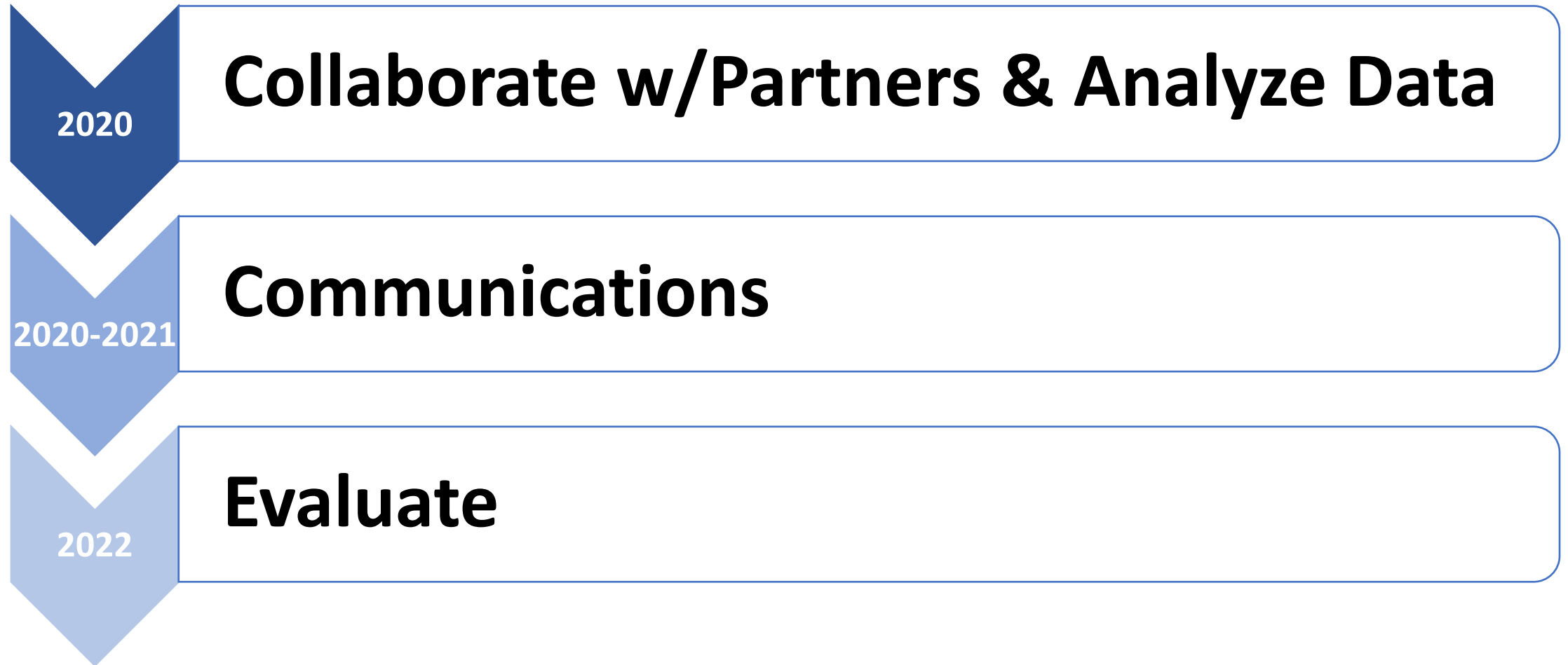


URGENT CARE



EMERGENCY ROOM

Education Timeline



Medicare Advantage

Arlene Larson, Manager of Federal Programs &
Policy

Medicare Advantage Update

What's happened since Open Enrollment for 2020?

- 50% increase in enrollment from 2019
 - 6,446 retirees enrolled, insuring 9,656 members
- Customer Service Satisfaction 95.47%



New Hearing Aid Network

- UnitedHealthcare Hearing Network
- You receive a \$1,000 allowance for 1 hearing aid per ear every 3 years.
- Hearing aids ordered through providers other than UnitedHealthcare Hearing are not covered (as out-of-network).

UnitedHealthcare Hearing Network Change

Facilitating sustainable benefits at affordable pricing with network access and member choice.



Network



- 5,500+ Nationwide Locations.
- Added convenience of nationwide Home Delivery access.

Selection



- Name brand and private-labeled hearing aids from the leading manufacturers, including Phonak, Starkey®, Oticon, Signia, Resound, Widex® and Unitron™.
- Select from latest generation products like Phonak Audéo™ Marvel, a 2019 CES/Consumer Electronics Show Honoree.

Affordability



- Exclusive prices ranging from \$699 to \$2,499, depending on the model.
- Saving members up to 80% compared to traditional industry pricing.

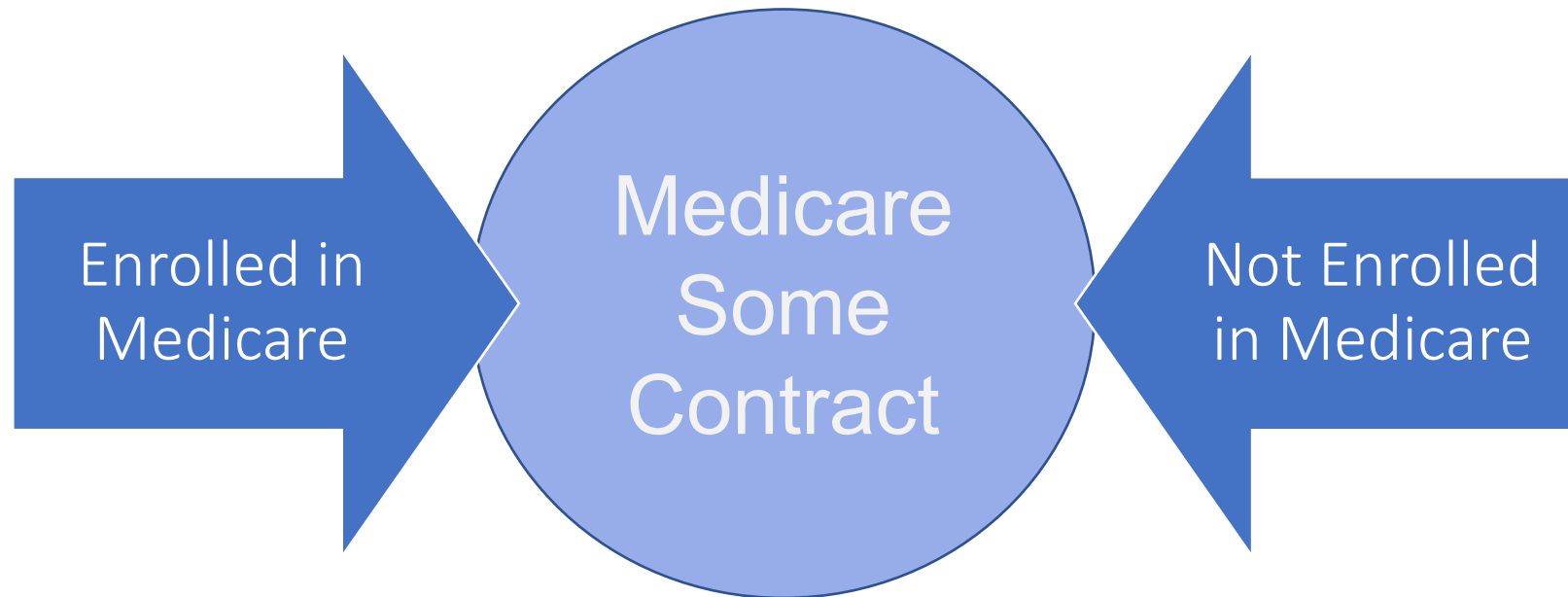
Clinical



- Expanding care delivery through innovative partnerships:
- Hearing Professionals on Call.
 - Hearing aid mobile apps.
 - Online How-to Videos, Tutorials, and Video chat.

Refresher on Medicare Family Some Contracts

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



Retirees 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

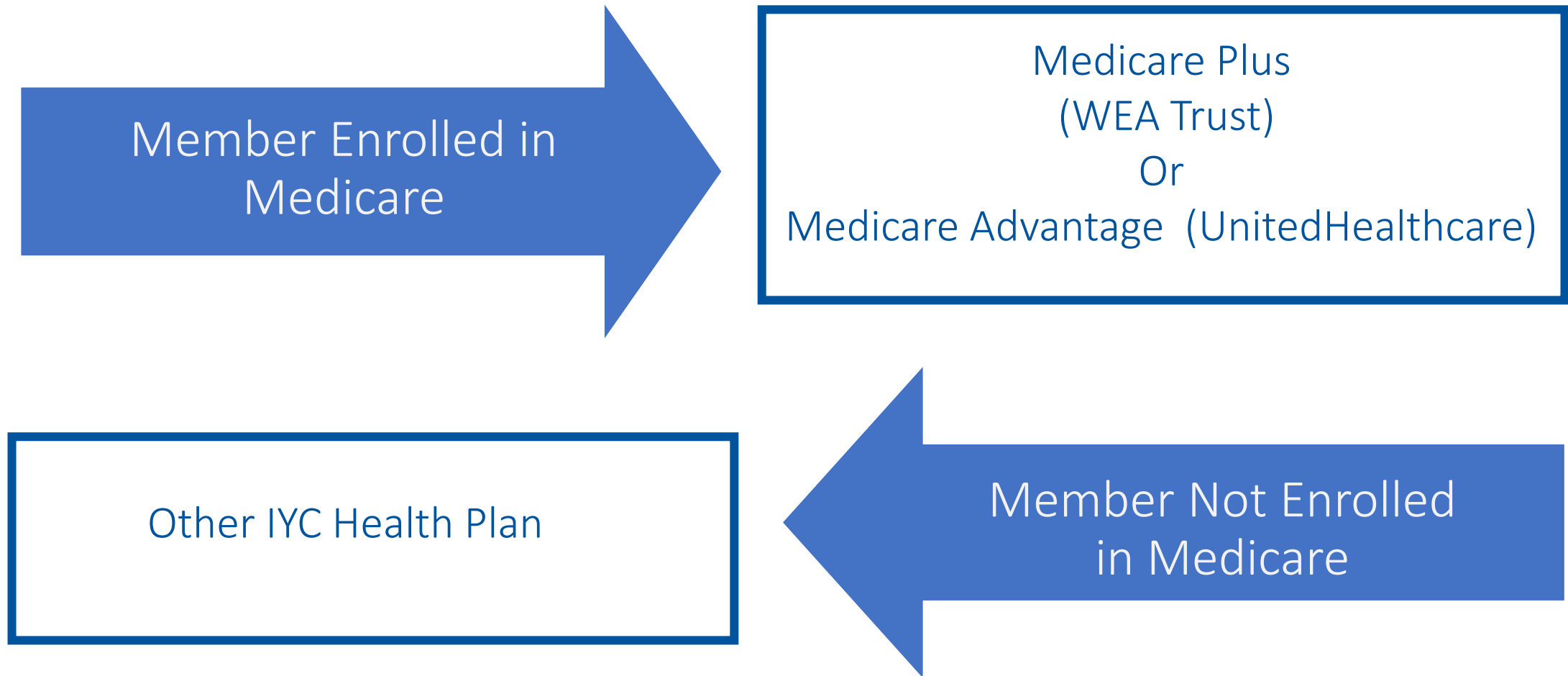
Two Plans: Medicare Family Some – Medicare Advantage

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 Available for Medicare Some Contracts?





Questions?



Thank You



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ETF E-mail Updates



608-266-3285
1-877-533-5020

