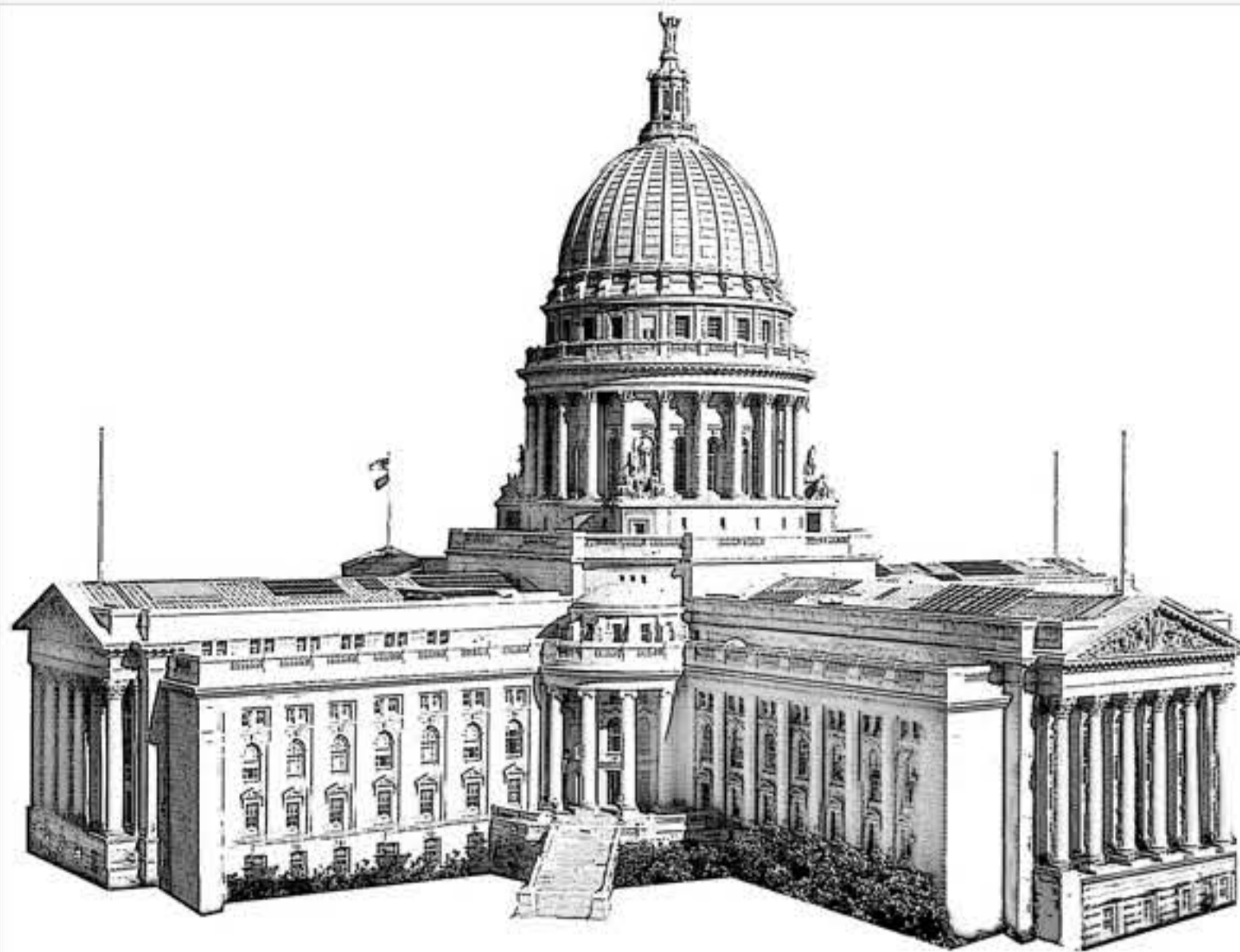


Time Sensitive Informaiton



ACE NEWSLETTER SPECIAL EDITION! (REVISED 10/7/2020)

"It's Your Choice" health insurance open enrollment for 2021 is September 28 – October 23, 2020

The annual "It's Your Choice" open enrollment period for state active and retired employee health insurance selections – for the 2021 calendar year – began September 28 and continues through October 23. ACE is happy to provide this summary and some handy links.

First, among the changes for 2021 are:

- Health coverage: Biofeedback for urinary incontinence will be covered.
- Health coverage: For high deductible health plans, telehealth services will be covered before the deductible is met.
- For all the changes, see <https://etf.wi.gov/its-your-choice/2021/state-employee-retiree-health-plan/important-changes-2021>

Second, some reminders that continue from past years:

- Pharmacy coverage is included in all health plans, but the insurance is not provided by the basic health plan insurer. Pharmacy is provided by a single insurer, Navitus. A few more notes on pharmacy:
 - Pharmacy is in-network only. No insurance coverage at all for pharmacy for out-of-network.
 - Some immunizations may be provided only by the pharmacy insurance, not by the basic healthcare plan. To avoid paying out of pocket for an immunization, check who's paying before you roll up your sleeve.
 - For retirees on Medicare, don't buy a separate "Part D" pharmacy coverage. Navitus covers pharmacy for state Medicare retirees, too.
- Dental is not covered by the basic health plans. For any dental coverage, pick from three options for an additional monthly premium.
 - For active employees see pages 11 and 12. <https://etf.wi.gov/its-your-choice/2021/21et-2107/download?inline=>
 - For retired employees see pages 19 and 20. <https://etf.wi.gov/its-your-choice/2021/21et-2108/download?inline=>
- Vision is not covered by the basic health plans. For vision coverage:
 - For active employees, see pages 13 and 14. <https://etf.wi.gov/its-your-choice/2021/21et-2107/download?inline=>
 - For retirees, see page 21. <https://etf.wi.gov/its-your-choice/2021/21et-2108/download?inline=>
- "In-network" health service is almost always less costly, compared to out-of-network health service.
 - If a person is temporarily out of their home area and needs urgent service, it's best to check with the insurer for how to receive covered urgent service.
 - Emergency service is covered, regardless of in-network or out-of-network. But there is a co-pay.
- When seeking health, dental, vision, or pharmacy services from a provider new to us, to avoid surprise bills, it's wise to confirm the service we seek is actually covered by our insurance. (As noted above, in emergencies, in which case we may not be able to take the time to check, we are covered, but pay a co-pay.)

Third, here are links for premium rates:

- Active employees, see page 4. <https://etf.wi.gov/its-your-choice/2021/21et-2107/download?inline=>
- For retired employees see pages 15, 16 and 17. <https://etf.wi.gov/its-your-choice/2021/21et-2108/download?inline=>
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- As a note for retired employees, recall that:
 - The state does not contribute to the premiums for retirees, unless the retiree is using a sick leave balance converted at the time of retirement.
 - Rates differ for, on the one hand retirees not yet age 65, and on the other hand for those who are on Medicare. For those on Medicare, Medicare contributes part of the premium to the health insurer.
 - The Uniform Benefits for active and retirees are the same, and across plans. There only a small number of variations, for example, certain Medicare plans also offer such things as an annual vision exam.

Fourth, some may prefer to reduce premiums through the HDHP and HSA combination:

- Use a "High Deductible Health Plan". <https://etf.wi.gov/its-your-choice/2021/state-employee-retiree-health-plan/health-insurance-employees-cobra-and-retirees-without-medicare/high-deductible-health-plans-hdhps>
- Enrollees then MUST enroll in a "Health Savings Account" to save up some non-taxable savings for use for health care expenses. <https://etf.wi.gov/its-your-choice/2021/state-employee-retiree-health-plan/pre-tax-savings-accounts/health-savings-accounts-hsas>

Fifth, some additional optional supplemental benefits are offered:

- For active and retired employees see pages 15 and 16 of the active guide. <https://etf.wi.gov/its-your-choice/2021/21et-2107/download?inline=>. These are not separately explained in the retiree guide.

Finally, here's the link to the main ETF Health page. <https://etf.wi.gov/health>. We wish you good health!

If you found this information helpful forward to a friend and ask them to consider joining ACE

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