



# City of Madison

Human Resources Department

Date: September 30, 2024

**2025 Annual Open Enrollment Period is September 30, 2024 through October 25, 2024, 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 2025 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 2025 health insurance coverage. Changes to the program for 2025 are summarized in this memo and included in the It's Your Choice 2025 Decision Guide: Local Deductible Plan (ET-2158) available on the Employee Trust Funds (ETF) website: <https://etf.wi.gov/publications/25et-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.**

**Note: Even if you are not making changes, make sure to read memo and review the 2025 Decision Guide for What's Changing in 2025.**

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 2025, 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](http://ess.cityofmadison.com) if you would like dental insurance for the 2025 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 2025 plan year. Opportunity to ask questions directly to health plans. Visit [etf.wi.gov/insurance](http://etf.wi.gov/insurance) to register.

### Informational/ Drop In Sessions:

October 11, 2024,

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

Dean Health Plan – Prevea360 West and Mayo Clinic will now be known as Dean Health Plan-Medica West and Mayo Clinic Health System.

## State Maintenance Plan

The State Maintenance Plan (SMP) is a health plan that offers Uniform Benefits. SMP is designed to provide a health plan option for members who live or work in areas without adequate access to in-network providers or hospitals.

See the State Maintenance Plan (SMP) by Dean Health Plan web page at [etf.wi.gov](http://etf.wi.gov) for more information.

## Medical Benefit Changes: Effective January 1, 2025

- Expanded the lifetime limit on orthoptic eye training from two to no more than twelve.
- Clarified nutritional counseling coverage. The certificate language was clarified to allow for nutritional counseling services related to weight management.

## Pharmacy Benefit Changes: Effective January 1, 2025

- Levels 3 & 4 (Individual/Family) Prescription Out-Of-Pocket limit decrease in 2025 to \$9,200/\$18,400

Refer to the It's Your Choice 2025 Decision Guide and the ETF website for more health program information.

## Reminders for Participants without Medicare

### Preventative Care

Your health plan pays 100% of certain preventative care services with no out-of-pocket costs to you. Preventative care is routine health care that includes screenings, checkups, and patient counseling to help prevent illnesses, disease, or other health problems.

To learn more on preventative care coverage, visit [etf.wi.gov/preventive-care-services-covered-100](http://etf.wi.gov/preventive-care-services-covered-100)

### Preventive Drugs Covered at 100%

Your pharmacy benefit pays 100% of certain preventive drugs with no out-of-pocket costs to you. A preventive drug is used to help avoid disease and maintain health. These drugs are considered effective in preventing the development of a health condition or disease.

To learn more on preventive drug coverage, visit [etf.wi.gov/preventive-drugs-covered-100](http://etf.wi.gov/preventive-drugs-covered-100)

## 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 25, 2024 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, 2025.** 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 2025, 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](mailto: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](mailto: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. A paper copy of the Open Enrollment packet is available upon request. 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/2025/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 2025, Navitus continues to be the pharmacy benefit manager (PBM) for all available health plans. Out-of-Pocket Limit for Levels 3 & 4 decrease for 2025. Other Copays/coinsurance and annual out-of-pocket limits for prescription drugs will remain as they were in 2024.

Visit [etf.wi.gov](https://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 <https://www.webmdhealth.com/wellwisconsin/> 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, 2024 – December 15, 2024. Plans sold during the open enrollment period start January 1, 2025. Please contact the Marketplace at 800-318-2596 or visit [www.healthcare.gov](http://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](http://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](http://etf.wi.gov).

## 2025 DENTAL AND VISION OPEN ENROLLMENT

The Open Enrollment period for the 2025 Dental Insurance and Vision Insurance plan year will run concurrently with the Open Enrollment period for health insurance. **Flexible Spending Open Enrollment will be November 4 - November 22, 2024.**

- 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

### City of Madison Human Resources

Email: [benefits@cityofmadison.com](mailto:benefits@cityofmadison.com)  
Phone: 608-266-4615  
Fax: 608-267-1115  
Mail: Madison Municipal Building  
215 Martin Luther King Jr Blvd Suite 261  
Madison, WI 53703

### Employee Trust Funds

Phone (toll free): 877-533-5020  
Phone (local): 608-266-3285  
Mail: PO Box 7931  
Madison, WI 53707

## 2025 HEALTH INSURANCE PREMIUMS

88% Avg: All CG's except 41 and 42

| CARRIER              | Benefit FTE % | TOTAL    | CITY COST       | EMPLOYEE COST   | CARRIER              | Benefit FTE % | TOTAL         | CITY COST | EMPLOYEE COST |
|----------------------|---------------|----------|-----------------|-----------------|----------------------|---------------|---------------|-----------|---------------|
| DEAN HEALTH FAMILY   | 100           | 2,614.98 | 1,897.88        | <b>717.10</b>   | DEAN HEALTH SINGLE   | 100           | 1,062.90      | 774.03    | <b>288.87</b> |
|                      | 95            | 2,614.98 | 1,897.88        | <b>717.10</b>   |                      | 95            | 1,062.90      | 774.03    | <b>288.87</b> |
|                      | 90            | 2,614.98 | 1,897.88        | <b>717.10</b>   |                      | 90            | 1,062.90      | 774.03    | <b>288.87</b> |
|                      | 85            | 2,614.98 | 1,833.18        | <b>781.80</b>   |                      | 85            | 1,062.90      | 747.64    | <b>315.26</b> |
|                      | 80            | 2,614.98 | 1,725.34        | <b>889.64</b>   |                      | 80            | 1,062.90      | 703.66    | <b>359.24</b> |
|                      | 75            | 2,614.98 | 1,617.51        | <b>997.47</b>   |                      | 75            | 1,062.90      | 659.69    | <b>403.21</b> |
|                      | 70            | 2,614.98 | 1,509.68        | <b>1,105.30</b> |                      | 70            | 1,062.90      | 615.71    | <b>447.19</b> |
|                      | 65            | 2,614.98 | 1,401.84        | <b>1,213.14</b> |                      | 65            | 1,062.90      | 571.73    | <b>491.17</b> |
|                      | 60            | 2,614.98 | 1,294.01        | <b>1,320.97</b> |                      | 60            | 1,062.90      | 527.75    | <b>535.15</b> |
|                      | 55            | 2,614.98 | 1,186.17        | <b>1,428.81</b> |                      | 55            | 1,062.90      | 483.77    | <b>579.13</b> |
|                      | 50            | 2,614.98 | 1,078.34        | <b>1,536.64</b> |                      | 50            | 1,062.90      | 439.79    | <b>623.11</b> |
| 25                   | 2,614.98      | 539.17   | <b>2,075.81</b> | 25              | 1,062.90             | 219.90        | <b>843.00</b> |           |               |
| GHC - DANE FAMILY    | 100           | 2,080.68 | 1,897.88        | <b>182.80</b>   | GHC -DANE SINGLE     | 100           | 849.18        | 774.03    | <b>75.15</b>  |
|                      | 95            | 2,080.68 | 1,897.88        | <b>182.80</b>   |                      | 95            | 849.18        | 774.03    | <b>75.15</b>  |
|                      | 90            | 2,080.68 | 1,897.88        | <b>182.80</b>   |                      | 90            | 849.18        | 774.03    | <b>75.15</b>  |
|                      | 85            | 2,080.68 | 1,833.18        | <b>247.50</b>   |                      | 85            | 849.18        | 747.64    | <b>101.54</b> |
|                      | 80            | 2,080.68 | 1,725.34        | <b>355.34</b>   |                      | 80            | 849.18        | 703.66    | <b>145.52</b> |
|                      | 75            | 2,080.68 | 1,617.51        | <b>463.17</b>   |                      | 75            | 849.18        | 659.69    | <b>189.49</b> |
|                      | 70            | 2,080.68 | 1,509.68        | <b>571.00</b>   |                      | 70            | 849.18        | 615.71    | <b>233.47</b> |
|                      | 65            | 2,080.68 | 1,401.84        | <b>678.84</b>   |                      | 65            | 849.18        | 571.73    | <b>277.45</b> |
|                      | 60            | 2,080.68 | 1,294.01        | <b>786.67</b>   |                      | 60            | 849.18        | 527.75    | <b>321.43</b> |
|                      | 55            | 2,080.68 | 1,186.17        | <b>894.51</b>   |                      | 55            | 849.18        | 483.77    | <b>365.41</b> |
|                      | 50            | 2,080.68 | 1,078.34        | <b>1,002.34</b> |                      | 50            | 849.18        | 439.79    | <b>409.39</b> |
| 25                   | 2,080.68      | 539.17   | <b>1,541.51</b> | 25              | 849.18               | 219.90        | <b>629.28</b> |           |               |
| QUARTZ - UW FAMILY   | 100           | 2,232.68 | 1,897.88        | <b>334.80</b>   | QUARTZ - UW SINGLE   | 100           | 909.98        | 774.03    | <b>135.95</b> |
|                      | 95            | 2,232.68 | 1,897.88        | <b>334.80</b>   |                      | 95            | 909.98        | 774.03    | <b>135.95</b> |
|                      | 90            | 2,232.68 | 1,897.88        | <b>334.80</b>   |                      | 90            | 909.98        | 774.03    | <b>135.95</b> |
|                      | 85            | 2,232.68 | 1,833.18        | <b>399.50</b>   |                      | 85            | 909.98        | 747.64    | <b>162.34</b> |
|                      | 80            | 2,232.68 | 1,725.34        | <b>507.34</b>   |                      | 80            | 909.98        | 703.66    | <b>206.32</b> |
|                      | 75            | 2,232.68 | 1,617.51        | <b>615.17</b>   |                      | 75            | 909.98        | 659.69    | <b>250.29</b> |
|                      | 70            | 2,232.68 | 1,509.68        | <b>723.00</b>   |                      | 70            | 909.98        | 615.71    | <b>294.27</b> |
|                      | 65            | 2,232.68 | 1,401.84        | <b>830.84</b>   |                      | 65            | 909.98        | 571.73    | <b>338.25</b> |
|                      | 60            | 2,232.68 | 1,294.01        | <b>938.67</b>   |                      | 60            | 909.98        | 527.75    | <b>382.23</b> |
|                      | 55            | 2,232.68 | 1,186.17        | <b>1,046.51</b> |                      | 55            | 909.98        | 483.77    | <b>426.21</b> |
|                      | 50            | 2,232.68 | 1,078.34        | <b>1,154.34</b> |                      | 50            | 909.98        | 439.79    | <b>470.19</b> |
| 25                   | 2,232.68      | 539.17   | <b>1,693.51</b> | 25              | 909.98               | 219.90        | <b>690.08</b> |           |               |
| MERCYCARE FAMILY     | 100           | 2,286.78 | 1,897.88        | <b>388.90</b>   | MERCYCARE SINGLE     | 100           | 931.62        | 774.03    | <b>157.59</b> |
|                      | 95            | 2,286.78 | 1,897.88        | <b>388.90</b>   |                      | 95            | 931.62        | 774.03    | <b>157.59</b> |
|                      | 90            | 2,286.78 | 1,897.88        | <b>388.90</b>   |                      | 90            | 931.62        | 774.03    | <b>157.59</b> |
|                      | 85            | 2,286.78 | 1,833.18        | <b>453.60</b>   |                      | 85            | 931.62        | 747.64    | <b>183.98</b> |
|                      | 80            | 2,286.78 | 1,725.34        | <b>561.44</b>   |                      | 80            | 931.62        | 703.66    | <b>227.96</b> |
|                      | 75            | 2,286.78 | 1,617.51        | <b>669.27</b>   |                      | 75            | 931.62        | 659.69    | <b>271.93</b> |
|                      | 70            | 2,286.78 | 1,509.68        | <b>777.10</b>   |                      | 70            | 931.62        | 615.71    | <b>315.91</b> |
|                      | 65            | 2,286.78 | 1,401.84        | <b>884.94</b>   |                      | 65            | 931.62        | 571.73    | <b>359.89</b> |
|                      | 60            | 2,286.78 | 1,294.01        | <b>992.77</b>   |                      | 60            | 931.62        | 527.75    | <b>403.87</b> |
|                      | 55            | 2,286.78 | 1,186.17        | <b>1,100.61</b> |                      | 55            | 931.62        | 483.77    | <b>447.85</b> |
|                      | 50            | 2,286.78 | 1,078.34        | <b>1,208.44</b> |                      | 50            | 931.62        | 439.79    | <b>491.83</b> |
| 25                   | 2,286.78      | 539.17   | <b>1,747.61</b> | 25              | 931.62               | 219.90        | <b>711.72</b> |           |               |
| GHC NEIGHBORS FAMILY | 100           | 2,422.84 | 1,897.88        | <b>524.96</b>   | GHC NEIGHBORS SINGLE | 100           | 986.04        | 774.03    | <b>212.01</b> |
|                      | 95            | 2,422.84 | 1,897.88        | <b>524.96</b>   |                      | 95            | 986.04        | 774.03    | <b>212.01</b> |
|                      | 90            | 2,422.84 | 1,897.88        | <b>524.96</b>   |                      | 90            | 986.04        | 774.03    | <b>212.01</b> |
|                      | 85            | 2,422.84 | 1,833.18        | <b>589.66</b>   |                      | 85            | 986.04        | 747.64    | <b>238.40</b> |
|                      | 80            | 2,422.84 | 1,725.34        | <b>697.50</b>   |                      | 80            | 986.04        | 703.66    | <b>282.38</b> |
|                      | 75            | 2,422.84 | 1,617.51        | <b>805.33</b>   |                      | 75            | 986.04        | 659.69    | <b>326.35</b> |
|                      | 70            | 2,422.84 | 1,509.68        | <b>913.16</b>   |                      | 70            | 986.04        | 615.71    | <b>370.33</b> |
|                      | 65            | 2,422.84 | 1,401.84        | <b>1,021.00</b> |                      | 65            | 986.04        | 571.73    | <b>414.31</b> |
|                      | 60            | 2,422.84 | 1,294.01        | <b>1,128.83</b> |                      | 60            | 986.04        | 527.75    | <b>458.29</b> |
|                      | 55            | 2,422.84 | 1,186.17        | <b>1,236.67</b> |                      | 55            | 986.04        | 483.77    | <b>502.27</b> |
|                      | 50            | 2,422.84 | 1,078.34        | <b>1,344.50</b> |                      | 50            | 986.04        | 439.79    | <b>546.25</b> |
| 25                   | 2,422.84      | 539.17   | <b>1,883.67</b> | 25              | 986.04               | 219.90        | <b>766.14</b> |           |               |