



# City of Madison

Human Resources Department

Date: September 28, 2020

To: Active Employees and Elected Officials Enrolled in the Wisconsin Retirement System  
From: Greg Leifer, Employee and Labor Relations Manager  
Subject: *It's Your Choice* Health Insurance Open Enrollment for 2021 Coverage  
**September 28, 2020 through October 23, 2020, 4:30 pm**

**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.**

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

The *It's Your Choice* Health Insurance Open Enrollment period for 2021 coverage will be 9/28/2020 through 10/23/2020. It is an opportunity for currently enrolled employees to make changes and for eligible employees who are not enrolled to sign up for 2021 health insurance coverage. Changes to the program for 2021 are summarized in this memo and included in the *It's Your Choice 2021 Decision Guide: Local Deductible Plan (ET-2158)* available on the Employee Trust Funds (ETF) website:

<https://etf.wi.gov/its-your-choice/2021/local-deductible-health-plan-po14>

#### **No access to the internet?**

You may contact ETF at 877-533-5020 (toll free) or 608-266-3285 (local Madison) or mail correspondence to PO Box 7931, Madison, WI 53707-7931 to request printed Health Insurance Open Enrollment materials. Your department may have reference copies of materials available for you to review.

## **HEALTH PROGRAM INFORMATION**

In 2021, 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 submit a [Delta Dental enrollment application](#) to City Human Resources by 10/23/2020 if you would like dental insurance for the 2021 plan year, subject to eligibility. **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 <http://www.cityofmadison.com/human-resources/benefits/domestic-partnership-benefits> for more information.

**Refer to the *It's Your Choice 2021 Decision Guide* and the ETF website for more health program information.**

## **IMPORTANT MEDICAL & PHARMACY BENEFIT CHANGES**

- New Medical Benefit: Biofeedback for urinary incontinence will now be covered
- New "Health Check" Activities: More options to complete the "health check activity" to earn the \$150 Well Wisconsin incentive, including a routine dental exam or a health coaching call
- Electronic Pharmacy Enhancements: Navitus will launch the new eHealth Program for electronic prescribing, electronic prior authorization, and pharmacy benefit check

## 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 remain with your current plan and continue your existing health insurance coverage in 2021, you do not need to take any action.** If you want to cancel coverage, add coverage, change plan or level of coverage, add or remove dependents, etc., then you must submit a health insurance application/change either [online](#) or on [paper](#) before the October 23, 2020 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. Outside of the Open Enrollment period, changes may be made only within certain time limits, typically 30 days, following a qualifying event (family status change or other eligibility change).

**Open Enrollment changes are effective January 1, 2021.**

**If possible, please use the ETF 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. You may also 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 (The HR office is accessible only by appointment due to the COVID-19 pandemic – please call (608) 266-4615 or email [hr@cityofmadison.com](mailto:hr@cityofmadison.com) to schedule an appointment).

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/2021/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 2021, Navitus continues to be the pharmacy benefit manager (PBM) for all available health plans. Copays/coinsurance and annual out-of-pocket limits for prescription drugs will remain as they were in 2020.

Visit [etf.wi.gov](http://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](http://wellwisconsin.staywell.com) for more information.

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### BENEFITS INFORMATION MEETINGS

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Due to the COVID-19 pandemic, Open Enrollment Open Houses will not be held in 2020. Please contact City of Madison Human Resources, Employee Trust Funds, or participating health plans, as applicable, with any questions you might have.

ETF will host online events to provide information for the 2021 health plan year and answer your questions in an online forum.

- Register online: Register anytime for an online event that fits with your schedule.
- Save time, stay safe: Ask your questions from the comfort of home, no travel needed.
- Stay connected: Hear from vendors like StayWell, and ask your questions directly to the health plans.

Visit [etf.wi.gov](http://etf.wi.gov) for member education opportunities and to register for an online event.

### **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 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, 2020 – December 15, 2020. Plans sold during the open enrollment period start January 1, 2021. 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.

## **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

**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).

## **2021 DENTAL AND VISION OPEN ENROLLMENT**

The Open Enrollment period for the 2021 Dental Insurance and Vision Insurance plan year will run concurrently with the Open Enrollment period for health insurance.

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).

## **2021 FLEXIBLE SPENDING OPEN ENROLLMENT**

The Open Enrollment period for the 2021 Flexible Spending plan year will not run concurrently with the Open Enrollment period for health insurance, dental insurance, and vision insurance. The Open Enrollment period for the 2021 Flexible Spending plan year will be held from October 26, 2020 through November 6, 2020. Eligible employees and elected officials will receive Flexible Spending Open Enrollment Materials beginning on October 26, 2020.