



# City of Madison

## Human Resources Department

Date: September 30, 2019

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 2020 Coverage  
**September 30, 2019 through October 25, 2019, 4:30 pm**

The *It's Your Choice* Health Insurance Open Enrollment period for 2020 coverage will be 9/30/2019 through 10/25/2019. It is an opportunity for currently enrolled employees to make changes and for eligible employees who are not enrolled to sign up for 2020 health insurance coverage. Changes to the program for 2020 are summarized in this memo and included in the *It's Your Choice 2020 Decision Guide: Local Deductible Plan (ET-2158)* available on the Employee Trust Funds (ETF) website:

<https://etf.wi.gov/its-your-choice/2020/local-deductible-health-plan-po14>

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

Reference copies of the Decision Guide are available from your department payroll clerk or the Human Resources office. You may also 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.

## **HEALTH PROGRAM INFORMATION**

In 2020, 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 10/25/2019 if you would like dental insurance for the 2020 plan year, subject to eligibility. If you are eligible for group dental coverage, a Dental memo is included in this packet of materials. 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 2020 Decision Guide* and the ETF website for more health program information.**

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

- **Bariatric surgery and weight loss services will be provided for participants with a body mass index (BMI) of 35 or greater, or as determined by your health plan.**
- **Vaccines at pharmacies covered.** Vaccines will be covered at in-network retail pharmacies. Find an in-network pharmacy at [etf.benefits.navitus.com](http://etf.benefits.navitus.com) (no login required). There is no cost. Available vaccinations include influenza, pneumonia, tetanus, hepatitis, shingles, measles, mumps, human papillomavirus (HPV), pertussis, varicella, and meningitis. Just show your Navitus card at the pharmacy. If you prefer, you can still get vaccinated at your doctor's office using your medical benefit.

## **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 <http://www.cityofmadison.com/hr/benefits> and may be included in less-than-full-time employees' open enrollment packets.

**To remain with your current plan and continue your health insurance coverage in 2020, you do not need to take any action.** If you want to cancel coverage, add coverage, change plan or level of coverage or make other changes, you must submit a health insurance application/change either online or on paper before the October 25, 2019 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. After the Open Enrollment period, changes may be made only when there is a qualifying event (family status change or other eligibility change).

**Open Enrollment changes are effective January 1, 2020.**

**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 <http://www.cityofmadison.com/human-resources/benefits/health-dental-insurance/changing-health-coverage>. Your unique 8-digit ETF member number may be found on the reverse side of this memo. Your ETF member number may also 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 City of Madison Benefits website has more detailed enrollment and supporting information. All eligible employees will receive a paper copy of this memo and may access the Benefits website 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/2020/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 2020, 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 2019.

Visit the ETF website 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. An updated and improved StayWell website and mobile app will be released in 2020. Visit [wellwisconsin.staywell.com](http://wellwisconsin.staywell.com) for more information.

## BENEFITS INFORMATION MEETINGS

Attendance at one of the Benefits Information Meetings is highly recommended. Representatives from the Dane County-based health plans and Delta Dental will be available to provide information and answer your questions.

October 3, 2019 (Thursday)  
11:00 am – 2:00 pm  
Madison Municipal Building Room 215  
215 Martin Luther King Jr Blvd

October 8, 2019 (Tuesday)  
1:00 pm – 3:00 pm  
Metro Transit (2<sup>nd</sup> floor break room)  
1101 East Washington Avenue

### 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.)

Other events that may qualify an employee to make changes to health coverage include the birth or adoption of a child, marriage, and divorce. Please visit [etf.wi.gov](http://etf.wi.gov) for more information.

## AFFORDABLE CARE ACT (ACA)

The Health Insurance Marketplace will offer open enrollment from November 1, 2019 – December 15, 2019. Plans sold during the open enrollment period start January 1, 2020. Please contact the Marketplace at (800) 318-2596 or visit [www.healthcare.gov](http://www.healthcare.gov) for further 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).

## NEW CITY OF MADISON BENEFITS FOR 2020

The City will add the following two standalone employee benefits for the 2020 plan year (these benefits will not be available to hourly or seasonal employees):

- **Vision Insurance from Delta Vision.** Premiums will be deducted through payroll from the second paycheck of each month (for the following month's coverage).
- **Pet Insurance from Nationwide.** Premiums will not be able to be deducted through payroll. Nationwide will directly bill covered employees for their monthly premiums.

Eligible employees will receive additional information about these two new benefits in this packet of open enrollment materials.

## 2020 FLEXIBLE SPENDING OPEN ENROLLMENT

The Open Enrollment period for the 2020 Flexible Spending plan year will not run concurrently with the Open Enrollment period for health insurance, dental insurance, vision insurance, and pet insurance. The Open Enrollment period for the 2020 Flexible Spending plan year is anticipated to be held from November 4, 2019 through November 15, 2019.