

## **NOTABLE PLAN AND PROGRAM CHANGES EFFECTIVE JANUARY 1, 2009**

**All Dual-Choice plan changes and coverage changes take effect on January 1, 2009. To change health plans, your employer must receive your application by 4:30 p.m. on Friday, October 24, 2008.** All plan and provider network changes have been made at the request of the health plan. If you have questions or concerns, all plan telephone numbers, including Nurse Lines where available, and addresses are shown on the inside back cover of this booklet.

### **→ HEALTH PLANS NO LONGER AVAILABLE**

- **SMP is no longer available in Burnett County.** Subscribers using providers in this county must consider selecting another plan or will be limited to the SMP providers remaining in other areas. Subscribers are not required to live in an SMP county to be eligible for SMP. GHC-Eau Claire is now the qualified plan in Burnett county.

### **→ HEALTH PLANS NEWLY AVAILABLE**

- **Anthem has developed a new network in Northeast Wisconsin:** Anthem Northeast will be available in Brown, Fond du Lac, Manitowoc, Marinette, Outagamie, Shawano, Sheboygan, Waupaca and Waushara Counties. Anthem has additional providers in Calumet, Door, Kewaunee, Oconto and Winnebago counties.

### **→ HEALTH PLAN CHANGE**

- **WPS Patient Choice Plans 1 and 2 have combined and are now called WPS Metro Choice.** Members enrolled in either of these plans will be automatically enrolled in WPS Metro Choice unless a Dual-Choice application is submitted. WPS Metro Choice will be a Tier 1 preferred provider plan. The plan will send information to current members prior to Dual-Choice and distribute new identification cards at the end of this year.

### **→ SIGNIFICANT PLAN PROVIDER NETWORK CHANGES**

- **SMP will be newly available in Crawford and Pierce Counties** effective January 1, 2009. This network change will include some providers in counties bordering Wisconsin, for example in Minnesota and Michigan, in order to support the network for SMP counties.
- A number of health plans have changed service areas. **Some plans have made significant changes by adding or terminating contracts with provider groups. Anthem, Gundersen Lutheran and Health Tradition are examples of plans with such changes this year.** Please refer to the map on page A-5 and the Plan Descriptions in Section G. *Verify with your health plan* that your provider(s) is still available to you in 2009.
- **Note:** Your current health plan is required to give you either a list of all plan providers that will not be available to you or a provider directory listing only those providers available in 2009. Contact your plan and request this information if you have not received it by October 4.

### **→ CHANGES TO PHARMACY BENEFITS**

For most plans, the annual prescription drug out-of-pocket amount will increase to \$385 per individual and \$770 per family. See page D-2 for further information. The out-of-pocket amount for the Standard Plan will remain at \$1,000 per individual and \$2,000 per family.

## → CHANGES TO DENTAL COVERAGE

See Section G, the Plan Description Pages for more information. Plans will send information to current members prior to Dual-Choice.

- **Medical Associates** is increasing dental coverage. For 2009 the plan is adding some basic restorative and orthodontic benefits up to specific benefit maximums.
- **Group Health Cooperative - South Central Wisconsin** is eliminating coverage for prosthodontic, endodontic and periodontic services.

Also note that **Unity Community** is clarifying that root canal therapy is not a covered benefit.

## → CHANGES TO STANDARD PLAN TIER RATES FOR OUT-OF-STATE RESIDENTS

The Office of State Employment Relations (OSER) has asked ETF to notify employees that out-of-state residents subscribing to the Standard Plan (Tier 3) will no longer receive the Standard Plan at Tier 2 rates **unless** they are assigned to work out-of-state.

## → NOTE TO PROSPECTIVE MEDICARE ELIGIBLE RETIREES ENROLLED IN HUMANA IN 2009

Humana enrolls those members with Medicare Parts A and B into its Humana administered Medicare Advantage Private Fee-For-Service (MA-PFFS) plan that offers Uniform Benefits. Continuing this year, such members will have increased access to providers both inside and outside of Wisconsin compared to the non-Medicare Humana network. However, members will need to ensure their providers accept them as a MA-PFFS member. We cannot guarantee that all available providers within the regular Humana plan will also be available in the MA-PFFS plan. Contact Humana at 1-866-396-8810 with questions. Retirees who will become eligible for Medicare during 2009 should pay special note, since there will not be another enrollment opportunity until next the Dual-Choice period.

## → INFORMATION ON PROVIDER QUALITY

Two new comparison charts appear on pages G-5 through G-9, to recognize participating hospitals and physician groups that have reported information to several quality and safety reporting organizations including the Leapfrog Group, CheckPoint, and the Wisconsin Collaborative for Healthcare Quality. You can get more detail on the results on-line at:

[www.leapfroggroup.org](http://www.leapfroggroup.org)

[www.wicheckpoint.org](http://www.wicheckpoint.org)

[www.wchq.org](http://www.wchq.org)

## → OTHER INFORMATION ABOUT IT'S YOUR CHOICE WEB SITE:

The Dual-Choice booklet is available on the ETF Web site at [etf.wi.gov](http://etf.wi.gov). Any known printing discrepancies will be clarified on this site. Additional information about the health insurance program and other insurance programs is also available.

## → ONLINE HELP

Are you not sure where to start when you get the *It's Your Choice* booklet? Review the Department's newest online video, *It's Your Choice: Your Health Insurance Benefits for 2009*. The program explains how the book is organized, where to find specific information, and highlights important factors to consider when choosing a health plan for 2009. Find it in the Department's video library at <http://etf.wi.gov/webcasts.htm>.