

2019 It's Your Choice

October 1 – 26, 2018

The Annual Open Enrollment period is an opportunity for eligible employees to enroll in or make changes to select benefits plans for the upcoming calendar year. This is the only time during the year when you are eligible to make benefit plan changes to most plans unless you have a qualifying life event (family or employment change) that allows you to change your benefits mid-year.

CHANGES MADE DURING OPEN ENROLLMENT WILL BE EFFECTIVE JANUARY 1, 2019.

Before making your elections you should access the website below to review the 2019 benefit program offerings as presented by the Department of Employee Trust Funds. This website contains information on health insurance, supplemental benefit offerings and Flexible Spending and Health Saving Accounts.

http://etf.wi.gov/members/IYC2019/IYC_home.asp

All elections for benefits, flexible spending accounts and health savings accounts are made through the STAR system. Your EIAM account will allow you to access the Courts benefit enrollment for 2019. The EIAM account is the same one you use to enter your time or seek travel reimbursements. To make changes to your EIAM account, go to this website: <https://eiam.wisconsin.gov>. If you cannot access your EIAM account, please contact Terry Hopkins at 608-266-6808. You will not be able to access the STAR System unless your EIAM account is active.

- ✓ To make your 2019 Benefits Enrollments through the STAR System, you will access [STAR HR Self Service](#) system for the 2019 Benefits Enrollment. All benefit enrollments including those previously done on ETF and TASC website must be enrolled through Employee Self Service. **All elections on STAR HR Self Service must be completed by the end of the day on Friday, October 26, 2018.**

Important considerations for 2019:

- ✓ Please review the [2019 It's Your Choice Decision Guide](#) for important changes.
- ✓ **If you wish to make NO changes for 2019, you must still go through the Benefits Enrollment process in the STAR system to confirm your current elections for 2019.** When you click on the "Benefits Enrollment Link" it will walk you through how to confirm elections for 2019. Please review all the benefits changes for 2019 and this page before electing to make no changes for 2019 to ensure the benefits you want are continued for 2019.

- ✓ If you are currently enrolled in a supplemental dental plan, you must enroll in a new supplemental dental plan to continue coverage in 2019. The following supplemental dental plans will end coverage December 31, 2018:

- Anthem DentalBlue
- EpicBenefits+
- Epic Dental Wisconsin

- ✓ Another valuable tool is the 2019 Dental Plan Comparison Chart. It shows details of the Uniform Dental Benefits, which accompany the state health plans as well as information on the supplemental dental plan options.
- ✓ New for 2019, you must have a state health insurance plan with uniform dental coverage in order to get basic dental services such as routine evaluations and certain other basic services covered, such as fillings, emergency pain relief, and periodontal maintenance. If you enroll in supplemental dental coverage, and do not have uniform dental coverage in your state health plan, you will not be covered for basic dental services.

<http://etf.wi.gov/members/IYC2019/dental-comp-chart2019-active.pdf>

More information is also available about the supplemental dental plan through the Delta Dental website.

<http://www.deltadentalwi.com/state-of-wi/2019>

<http://www.deltadentalwi.com/state-of-wi/2019-supplemental>

- ✓ If you currently participate in the State Maintenance Plan in Florence County, you must make sure your providers are in-network for 2019, or select another plan. The State Maintenance Plan will be newly available in Forest County.
- ✓ Two current health plans have updated their names. These are the updated plan names you will see in the 2019 It's Your Choice materials.
 - WEA Trust - Northwest Chippewa Valley is now WEA Trust West - Chippewa Valley
 - WEA Trust - Northwest Mayo Clinic Health System is now WEA Trust West - Mayo Clinic Health System
- ✓ One new health plan will be offered. Robin with HealthPartners will be a new health plan for 2019 in northeastern Wisconsin. This new health plan option will cover the following counties: Brown, Calumet, Florence, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Waupaca, Waushara and Winnebago.

Robin with HealthPartners features, but is not limited to, the following providers: Bellin Health, ThedaCare, Aurora Health Care, BayCare Clinic and Holy Family Memorial.

- ✓ If you opted out of participating in the health insurance and claimed the Opt Out Stipend previously or are newly eligible, you must waive health insurance and enroll in the Opt Out plan on the STAR HR Self Service in order to claim the stipend for 2019. Your current Opt Out election expires at the end of 2018.
- ✓ **Pharmacy Benefits.** For 2019, the following changes will be made:
 - Increase cost sharing for Level 3 “dispense-as-written-code-1” drugs
 - 2018: 40% coinsurance up to \$150
 - 2019: 40% coinsurance + the difference between the cost of the alternative drug and the “dispense-as-written” drug. Navitus will be contacting employees affected by this change prior to 1/1/2019. For questions, contact Navitus at 1-866-333-2757.
 - Implement a value-based plan design with lower cost sharing for members who participate in a diabetes program offered by StayWell
 - Find in-network pharmacies and formulary lists on the Navitus website, or call Navitus at 1-866-333-2757 with questions.
- ✓ If you participated in a Medical Flexible Spending in 2018 and wish to participate in 2019 you must enter an election for 2019. Current elections expire at the end of 2018. A current participant can carry up to \$500 into 2019. All deductions will be over 24 pay periods in 2019.
- ✓ If you participate in a High Deductible Health Plan and intend to continue participating in this type of plan you must enroll in a Health Savings Account. Enrollment is required even if you don't want to make contributions this is because there is an employer contribution to your plan. Current participation ends at the end of the calendar year and do not carry forward.
- ✓ If you had a Flexible Spending account for parking or transit election in 2018 you must reenroll to participate in 2019. Please note, transit elections cover the cost of mass transit, such as buses, while parking elections cover the cost of parking. All current parking and transit elections expire at the end of the calendar year and do not carry over. Please note that parking deductions for 2019 will be taken over 24 pay periods. There will no longer an option for a monthly parking deduction. Employees are responsible for making sure their parking vendors are paid. If you have direct payment to a parking vendor, it may not be possible to have this continue due to the new deduction schedule.

Additional resource documents are:

- An Open Enrollment (OE) Employee Toolkit to assist you with your benefit selection and enrollment. This will provide summaries and a check list as well as links to an STAR eBenefits Open Enrollment Quick Start Guide which will walk you through the process of enrolling in benefits through STAR.
- This provides all the information necessary to complete your benefits enrollment for 2019.

- New for 2019, ALEX is an interactive benefits counselor that educates you on the benefits for which you are eligible and makes a personalized recommendation based on your needs. The link to ALEX is below:

<https://www.myalex.com/etf/2019>

Payroll & Benefit contact information:

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