



**TO:** Employees **Eligible** and/or **Currently Covered** by County Health or Dental Insurance

**FROM:** Kathy Kasza, Finance Director

**DATE:** September 17, 2015

**RE:** Open Enrollment & Benefit Overview

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Effective October 1, 2015, the Wisconsin Counties Association Group Health Trust (UMR) will be taking over the health insurance plans for the City of Waupaca. WCA Group Health Trust was able to provide a similar plan design with lower rates than those offered by WEA Trust. The dental plan will remain with Delta Dental and there will be no premium increase for Calendar Year 2016. In addition, the City is offering a voluntary vision plan through Superior Vision to employees which will cover an annual vision exam as well as glasses and/or contact lenses with no up front deductible or copayments to the member.

Meetings will be held at 10:00 a.m. and 1:00 p.m. at the City on Thursday September 17, 2015. The second meeting will be videotaped if you are unable to attend, and will be posted on the City of Waupaca Intranet. Handouts will also be available on the City of Waupaca Intranet.

At the meetings members of The Horton Group will provide a short overview of the health plans including some enhancements to the program as well as to introduce the new voluntary vision plan and answer any questions you may have regarding the new programs. The consultants will also be discussing the enrollment process which will require that all employees eligible and/or currently covered by the City of Waupaca, complete a one page enrollment and verification form that will be used to enroll you, and if applicable, your family members. You will need to complete this form even if you are waiving coverage for you or your family members. **Completed enrollment forms must be turned in to the Finance Department by Monday September 21, 2015 at 4:00 p.m.** If you wish to set aside funds in a Flexible Spending Account for medical or dependent care expenses, this form must also be turned in by 9/21 at 4:00 p.m.

If you are unable to attend any of the informational meetings, you will be able to obtain the enrollment form and enrollment materials on the City of Waupaca website. All eligible employees will need to fill out enrollment forms indicating whether they are enrolling in coverage or waiving coverage. You can turn in your form at the informational meetings or you can return your completed enrollment form to the Finance Department, no later than Monday September 21, 2015 at 4:00 P.M. Your enrollment forms for the Flexible Spending plan are also due on 9/21 by 4:00 p.m.

Since the Dental plan does not renew until January 1, 2016, this is not an open enrollment for the dental plan. You will receive information in December regarding any enrollment changes you may want to make for 1/1/2016.

WCA Group Health Trust/UMR provides a substantial network of providers. If you would like to verify if your existing providers are in the network, follow the instructions on the following page:

**How to find a Medical Provider:**

To find a medical provider, go to <https://www.umar.com/> then:

- Click on, “Member”
- Click on, “Find A Provider”,
- Then, “Medical”, “Provider Network Search”, scroll down to the letter “U”
- Select a Plan, “United Healthcare Choice Plus”
- Click on, “Medical”, then choose “Search for Medical Provider” or “View Directory of Behavioral Health Providers”
- Select “Change Address” at top (enter your zip code) and radius you would like to search
- Finally, you’re ready to select a physician or facilities of specialty

**Voluntary Vision Plan (New for 10-1-2015)**

In addition, a voluntary vision insurance program, paid 100% by the employee, will also be offered through Superior Vision effective October 1, 2015. The Superior Vision network is very broad and includes independent doctors and many national retail chains. A full eye exam is included as well as allowances for vision hardware (glasses or contacts). Additional details and network information will be available on the County website and will be discussed in greater detail at the meetings. Voluntary elections can be made on the same combined enrollment form that includes the medical plan.

**How to find a Vision Provider:**

To find a vision provider, go to <https://www.superiorvision.com/> and Select Superior Select Midwest, then click on find a provider. If you go to the advanced search, you can select a wider mile radius. Some area providers include: Northeast Wisconsin Vision Center in Waupaca, Shopko, Broadway Vision Center in Waupaca, Advanced Family Eye Care in Waupaca, Valley Eye Associates in King, WI and Spectacular Visions in Weyauwega, WI.

**REMINDER:** ENROLLMENT FORMS WILL BE DUE BY 4:00 P.M. ON MONDAY SEPTEMBER 21<sup>st</sup>. Temporary ID card information will be shared if the permanent medical ID cards are not available prior to October 1, 2015.

If you are unable to attend the meetings, but have additional questions, please feel free to contact the undersigned from The Horton Group.

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