**Summary of Changes for 2019 Benefit Plans**

**State Group Health Insurance**

There are no changes to health plan providers for 2019 in our service area. However, there are other changes to our coverage effective January 1, 2019.

* **Premiums**
  + There are no changes to premiums for 2019 for most employees. Click [here](https://www.wisconsin.edu/ohrwd/benefits/premiums/) to access the current State Group Health Insurance premiums.
* **Plan Design**
  + There are no plan design changes, i.e. deductibles, out-of-pocket limits and maximum out of pocket limits.
* **Covered Services**
  + Newly covered:
    - Telehealth benefit category – no cost for employees not enrolled in a high deductible health plan
    - Home sleep studies
    - Initial set of hard contact lenses for participants diagnosed with keratoconus
  + No longer covered:
    - Removal of erupted teeth (this will now be covered by the Uniform Dental benefit)
    - Removal of skin tags (unless medically necessary)
  + Other changes:
    - Removal of exclusion of transgender services and benefits in Uniform Benefits, effective January 1, and defer to medical necessity of treatment as authorized by the health plan carrier.
    - Annual limit for foot orthotics
    - Removal of certain limitations for transplants

**Pharmacy Benefits**

* 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](https://etf.benefits.navitus.com/en-US/Pages/Nav/Home.aspx" \t "_blank), or call Navitus at 1-866-333-2757 with questions.

**Supplemental Dental Benefits**

Effective January 1, 2019, two new dental plans will be offered through Delta Dental. The existing dental plans – EPIC Benefits+ and Dental Wisconsin – will not be offered effective January 1, 2019. Employees may select one of the supplemental plans (and Uniform Dental, if they are enrolled in State Group Health).

**Complete Listing of Other Plan Changes for 2019:** [**https://www.wisconsin.edu/abe/**](https://www.wisconsin.edu/abe/)