

# Wisconsin Public Employers Group Health Insurance Program

## 101

Local Employers

Employer Services Bureau



# Learning Objectives

Define the  
“Program”

Describe  
Program  
Features

Differentiate  
Program  
Options

Identify  
Resources

# Disclaimer



NOT endorsement of  
any Program Option  
or Health Plan

A photograph of a classroom scene. A female teacher with dark curly hair, wearing a light-colored cardigan, stands in the center, smiling and looking down at a student. Several students are seated at desks, with their hands raised in the air, indicating an interactive lesson. The background shows a whiteboard and classroom posters. The entire image is overlaid with a semi-transparent blue filter.

# Define Wisconsin Public Employer Group Health Insurance Program ("Program")

# Program Definition

Program = Wisconsin Public Employers Group Health Insurance Program

Offered to participating local governments

- Municipalities, Counties, Technical Colleges, etc.
- Participate in WRS
- OR, covered by Section 218 with SSA

Group health insurance plan

- Usually lower costs

ETF does not sell insurance or offer bids





# Describe Program Features

# Program Features

## Uniform Dental Choice

- Basic dental benefits

## Uniform Benefits

- Same procedures covered by all health plans\*

## Health Plan Choices

- Health plans = Insurance companies with specific provider networks
- Employees choose health plans

## Program Option Choices

- Program Options = Cost-sharing benefit designs
- Employer chooses Program Option



# Differentiate Program Options



# Program Option Differences

## 8 Total Program Options

- With Uniform Dental / Without
- 2 / 12 “Traditional”
- 4 / 14 “Deductible”
- 6 / 16 “Local”
- 7 / 17 “HDHP”

## Cost-sharing Differences

- Premiums
- Deductibles
- Copayments and Co-insurance
- Annual out-of-pocket limit (OOPL)



# Identify Resources

# Program Resources

Local Employer Health Insurance Standards, Guidelines, and Administration Manual (ET-1144)

Health Benefits Decision Guide

- PO 2/12 “Traditional” ET-2128
- PO 4/14 “Deductible” ET-2158
- PO 6/16 “Local” ET-2168
- PO 7/17 “HDHP” ET-2169

How to Join Wisconsin Public Employers’ Group Health Insurance Program (ET-1139)

ETF Employer Communications Center

- 1-877-533-5020, option 2
- New: [ETF SMBESSNewEmployer@etf.wi.gov](mailto:ETF SMBESSNewEmployer@etf.wi.gov)
- Current: [ETF SMBEmployerInsurance@etf.wi.gov](mailto:ETF SMBEmployerInsurance@etf.wi.gov)

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# Thank you

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ETF E-mail Updates



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1-877-533-5020