



*Department of Human Resources*  
**Division of Employee Benefits**

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November 27, 2012

«First\_Name» «Last\_Name»  
«Street\_Address» «Address\_cont»  
«City» «State»«Zip\_Code»

Dear Milwaukee County Employee:

The 2013 adopted budget included changes to Milwaukee County's medical and prescription drug coverage, and the Flexible Spending Account (FSA) program. We've included a summary of the 2013 Milwaukee County PPO Plan in this letter, which will take effect February 1<sup>st</sup>, 2013. We have also included updated information regarding medical premiums, the conventional dental plan, and County contributions to Flexible Spending Accounts (FSA) that are effective January 1<sup>st</sup>, 2013.

We understand that the changes may impact the decisions that you previously made during the open enrollment period. As such, the Benefits Division will accept requests to change enrollment in your medical plan and health care flexible spending account until December 31<sup>st</sup>, 2012. All requested enrollment changes will be applied as of January 1<sup>st</sup>, 2013.

The annual enrollment system will be re-opened from December 5<sup>th</sup> through December 12<sup>th</sup>. During that period, you can make changes to your benefits online in the same manner as your annual enrollment.

To make changes after December 12<sup>th</sup>, please submit the request via e-mail to the Benefits Division at [benefits@milwcnty.com](mailto:benefits@milwcnty.com). After processing your changes, we will provide you with a confirmation e-mail to document the change. If you do not wish to change your benefit elections, no action is necessary and the changes to the plans will be automatically applied.

Please take the time to thoroughly review the PPO summary and the flexible spending account information enclosed with this letter. If you have any questions, please contact the Benefits Division at 414-278-4198.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Hanchek".

Matt Hanchek  
Employee Benefits Administrator

Enclosures

**Summary of the 2013 Milwaukee County PPO Plan (Effective 2/1/2013)**

<b>2013 PPO</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Deductible	Individual: \$800 Employee + Child(ren): \$1,050 Employee + Spouse: \$1,600 Employee + Family: \$1,850	Individual: \$1600 Employee + Child(ren): \$2,100 Employee + Spouse: \$3,200 Employee + Family: \$3,700
Outpatient Services	80% of eligible expenses after any copays and deductibles, until the out-of-pocket maximum is reached. 100% of eligible expenses thereafter.	60% of eligible expenses after any copays and deductibles, until the out-of-pocket maximum is reached. 100% of eligible expenses thereafter.
Inpatient Services	80% of eligible expenses after any copays and deductibles, until the out-of-pocket maximum is reached. 100% of eligible expenses thereafter.	60% of eligible expenses after any copays and deductibles, until the out-of-pocket maximum is reached. 100% of eligible expenses thereafter.
Office Visits	\$30 Copay	\$60 Copay
Office Visits – Wellness / Routine Physicals	100% coverage (Copay waived)	\$60 Copay
Emergency Room	\$200 Copay (waived if admitted)	\$200 Copay (waived if admitted)
Out-of-Pocket Maximums	\$2,500 per person to a family maximum of \$5,000	\$6,000 per person to a family maximum of \$12,000
Retail Pharmacy (Up to 30-day supply)	Generic: \$10 Diabetic Supplies: \$20 Preferred Brand: \$30 Non-preferred Brand: \$50	Generic: \$10 Diabetic Supplies: \$20 Preferred Brand: \$30 Non-preferred Brand: \$50
Medco Mail Order Pharmacy (Up to 90-day supply)	Generic: \$25 Diabetic Supplies: \$50 Preferred Brand: \$75 Non-preferred Brand: \$125	Generic: \$25 Diabetic Supplies: \$50 Preferred Brand: \$75 Non-preferred Brand: \$125

Coverage of Maintenance Medications	<p>Prescriptions for maintenance medications are required to be filled through the <u>Medco Mail Order pharmacy</u>. Maintenance medications will not be covered at retail pharmacies after the third fill, after which time you will be required to pay the full cost.</p> <p>Maintenance medications are long-term treatments such as drugs for high cholesterol, high blood pressure, diabetes, allergies, depression, and many others. If you are currently on maintenance medications, Medco will send you additional information and offer to assist with transferring your prescription to mail order.</p>
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**Note:** The medical and prescription drug coverage tables above are intended as a high-level summary only. For specific coverage terms, provisions, conditions, limitations, or exclusions please refer to your summary plan description.

***Flexible Spending Account (FSA )- Effective January 1, 2013:***

Per the 2013 adopted budget, all employees who elect coverage under Milwaukee County’s medical plans will be automatically enrolled in the health care Flexible Spending Account (FSA) plan. Milwaukee County will contribute the following:

<b>Employee Only</b>	\$600
<b>Employee + Child / Children</b>	\$1440
<b>Employee + Spouse / Partner</b>	\$1200
<b>Employee + Family</b>	\$1800

These funds can be used to reimburse you for eligible health care expenditures such as copays, deductibles, coinsurance, dental, or vision care. Please note, you are eligible to contribute up to \$2500 of your own funds to the Medical FSA plan, in addition to the funds provided by Milwaukee County.

Please see the enclosed FSA Frequently Asked Questions document for additional details about Milwaukee County’s flexible spending programs.

## Notice Regarding the Conventional Dental Plan

Pending approval from the Milwaukee County Board of Supervisors, the administrator for Milwaukee County's conventional dental plan will be changing from Humana to Delta Dental of Wisconsin, effective January 1<sup>st</sup>, 2013. Please note, there is no change to the DMO plan administered by Dental Associates (Care Plus).

This is a change in administration only. Moving the conventional plan to Delta Dental does not impact the coverage provided under the plan. It also will not require anyone to change dentists.

New dental cards will be issued by Delta Dental prior to January 1<sup>st</sup>. Please provide this card to your dentist at your next appointment. Delta Dental will process all conventional dental plan claims submitted after January 1<sup>st</sup>, 2013, including services performed prior to the first of the year.

### Summary of Conventional Plan Coverage:

<b>Network of providers</b>	Services may be performed by the dentist of your choice
<b>Annual Maximum Benefit</b>	\$1,000 per person
<b>Annual Deductible</b>	\$25 per person (Not to exceed \$75 per family per year)
<b>Diagnostic &amp; Preventive</b> (Dental exams, cleanings, and x-rays)	100% of approved charges <sup>(1)</sup>
<b>Minor Restorations</b>	80% of approved charges
<b>Major Restorations (crowns) and Prosthetics (dentures, bridges)</b>	50% of approved charges
<b>Simple Extractions</b>	80% of approved charges
<b>Endodontics &amp; Periodontics</b>	80% of approved charges

### Conventional Plan Enhancements (Effective January 1<sup>st</sup>, 2013):

<b>Sealants</b>	The conventional plan will cover sealants on primary and permanent molars for dependent children ages 6 – 19.
<b>Evidence-Based Dentistry</b>	<p>Maintaining oral health has a significant impact on the management of certain medical conditions. As a part of Milwaukee County's ongoing efforts towards disease management and wellness, the Conventional Dental Plan will cover an increased frequency of cleanings and/or fluoride treatments for people with the following health conditions:</p> <ul style="list-style-type: none"> <li>• High-Risk Cardiac Conditions</li> <li>• Suppressed Immune Systems</li> <li>• Kidney Failure / Dialysis</li> <li>• Cancer Therapy</li> <li>• Diabetes</li> <li>• Pregnancy</li> </ul>

# Monthly Employee Medical Premium Contributions as of 1/1/2013

All Employees (Except Firefighters and Deputy Sheriffs)

<b><i>Milwaukee County Choice Plus Plan (PPO Comparable)</i></b>	
<b>Employee Only</b>	<b><i>\$100.00</i></b>
<b>Employee + Child/Children</b>	<b><i>\$125.00</i></b>
<b>Employee + Spouse/Partner</b>	<b><i>\$200.00</i></b>
<b>Employee + Family</b>	<b><i>\$225.00</i></b>

Fire Fighters

<b><i>Milwaukee County Choice Plus Plan (PPO Comparable)</i></b>	
<b>Employee Only</b>	<b><i>\$110.00</i></b>
<b>Employee + Child/Children</b>	<b><i>\$220.00</i></b>
<b>Employee + Spouse/Partner</b>	<b><i>\$220.00</i></b>
<b>Employee + Family</b>	<b><i>\$220.00</i></b>

Deputy Sheriffs

<b><i>Milwaukee County Choice Plus Plan (PPO Comparable)</i></b>	
<b>Employee Only</b>	<b><i>\$85.00</i></b>
<b>Employee + Child/Children</b>	<b><i>\$170.00</i></b>
<b>Employee + Spouse/Partner</b>	<b><i>\$170.00</i></b>
<b>Employee + Family</b>	<b><i>\$170.00</i></b>

# Monthly Employee Dental Premium Contributions as of 1/1/2013

All Employees

<i>Conventional Dental Plan (Delta Dental) and Dental Associates (Care Plus) DMO</i>	
<b>Employee Only</b>	<b>\$2.00</b>
<b>Employee + Child/Children</b>	<b>\$6.00</b>
<b>Employee + Spouse/Partner</b>	<b>\$6.00</b>
<b>Employee + Family</b>	<b>\$6.00</b>