

Benefits enrollment begins Monday, Oct. 27

Marshfield Clinic Health System providers and staff can begin benefits re-enrollment Monday, Oct. 27, using [Workday](#), available 24/7 for employee access at home and work.

Additional benefit information will be published the next few weeks in Pulse.

Benefit elections and Section 125/pretax elections both must be completed by 8 a.m. CST Monday, Dec. 1.

In the past, the Clinic Board decided to make a higher-than-average contribution to employee health insurance plans compared to regional health care employers and Wisconsin and national survey information. In light of recent fiscal challenges, the Board decided to move the Clinic contribution closer to the marketplace in 2015.

Wisconsin Healthcare Human Resources Association studies show state health care employers' contributions have dropped to an average of around 70 percent of the cost. The national average for all plans in all industries is trending 71-72 percent. The Clinic, for the 2015 Plan year, will contribute between 76 and 84 percent of the cost, depending on the type of plan. The Clinic's current contribution ranges between 87 and 95.8 percent.

"The Marshfield Clinic Board of Directors spent the past six months reviewing our financial data, trends in patients seeking care and to what extent other businesses contribute to employee health care," said Clinic Board Chair Narayana Murali, M.D. "In light of the recent fiscal challenges the Board spent many hours deliberating before making some very difficult decisions. In the end, we picked options that best balanced the interest of our patients, valued the needs of our employees and those of the Clinic."

Average annual premiums for employer-sponsored family health coverage reached \$16,834 in 2014 in the U.S., according to the Kaiser Family Foundation/Health Research & Educational Trust 2014 Employer Health Benefits Survey. Workers, on average, paid \$4,823 annually toward the cost of family coverage this year.

A Clinic employee on the Active Advantage family plan paid about \$2,200 in 2014.

"Clinic employees and their families undoubtedly face challenging times financially," said Marshfield Clinic Health System CEO Susan Turney, M.D. "The cost of health care is rising, but it comes with value in the high quality care from Clinic providers and staff."

2015 Health Plan changes

Marshfield Clinic's HMO plans will be replaced with Point of Service options. Beginning Jan. 1, the Clinic will offer three health plan design options, each with a choice between Point of Service and Indemnity coverage, bringing the total number of options to six.

- **Point of Service** – Allows participant to see any provider. Providers will be designated as either in-network (now referred to as a Level 1 provider) or out-of-network (Level 2 and non-affiliated providers). Having in-network providers will result in lower out-of-pocket costs (deductible and coinsurance) for the member. Services provided by an out-of-network provider under a Point of Service plan will result in basically doubling out-of-pocket costs.
- **Indemnity plan** – Allows participant to see any provider. Premiums are higher because there are no network restrictions. All services are considered in-network. Participants will be responsible for any charges over and above usual, customary and reasonable charges.

The Clinic has made changes to provide employees with an additional option, a second high-deductible plan, which is closer to the premium cost this year.

Dental care costs will remain about the same in 2015.

One of the most common comments the Clinic receives relates to additional charges during preventive visits. In 2015, under the Active Advantage family plan, the Clinic will cover employee costs for two problem-focused visits with their primary care provider.

For example, during a wellness checkup, an employee asks a provider about a problem with a rash. The provider can address the issue at that visit or schedule a follow-up visit and have it count as one of two problem-focused office visits, covered at no cost.

“We realize when patients come in for a wellness checkup they might have additional questions they want to ask, but might not in fear of receiving additional charges on their bill,” Dr. Turney said. “We want employees to address issues quickly so they don’t become more serious and affect their quality of life.”

Active Advantage health plan participants in 2015 will need to submit the name of their primary care provider to Security Health Plan of Wisconsin, Inc., prior to receiving care.

Another change for 2015 is that employees will need to order maintenance prescriptions through the Clinic’s convenient mail order service, saving money for employees.

Visit Workday for employees’ current benefit plan information. Follow these links for important benefit plan information:

- [Comparison of 2015 health plans](#)
- [2015 health plan premium rate sheet](#)

Section 125 (pre-tax) Plans:

Marshfield Clinic has partnered with Diversified Benefit Services, Inc. (DBS), to help reimburse Dependent Care, Medical Expense Flexible Spending Account (MEFSA) and Limited Purpose Flexible Spending Account (LPFSA) expenses.

Dependent Care Plan: No changes.

Premium Conversion Plan: Health and dental insurance premiums will default to pre-tax deductions.

MEFSA: No changes, however, a \$500 carryover is allowed beginning with the 2014 plan year.

LPFSA: No changes, however, a \$500 carryover is allowed beginning with the 2014 plan year.

Health Savings Account (HSA): Statutory maximum contributions increased to \$3,350 single and \$6,650 employee +1/family. Pre-tax HSA is available through Fidelity Investments. Post-tax HSA contributions, from your paycheck to a non-Fidelity account, can be entered under Workday's Pay worklet and Payment Elections.

Dental Insurance:

The 2015 plan year is open enrollment. The next open enrollment is in 2020. Elections completed in Workday by the 8 a.m. CST Dec. 1 deadline will be effective Jan. 1.

Dental Com Plan: No changes.

Delta Dental Plan: 1.7 percent premium decrease and enhanced dental benefits for those who need them most.