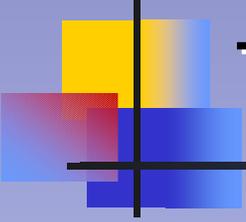


(WPE) Group Health Insurance Training - Part 2

Loss of Coverage and Continuation/Conversion



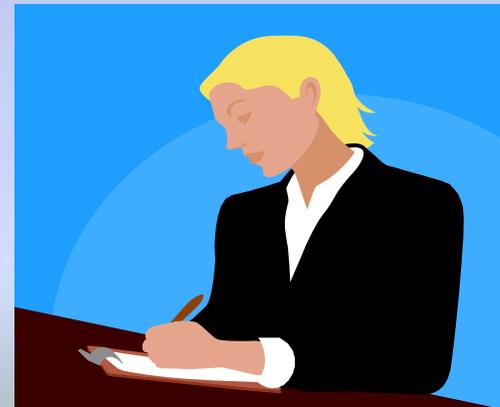
Department of Employee Trust Funds
Mary Pierick, Employer Education Officer



Today's Objective

To provide information that will enable you
to administer the health insurance
accurately for your employees

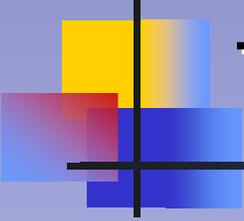
*Network,
ask questions,
& have fun!*



Introduction



- Authorized under:
 - WI Statutes & Administrative Code
 - Group Health Insurance Contract Language
- Administered under the authority of the Group Insurance Board



Today's Agenda - Part 2



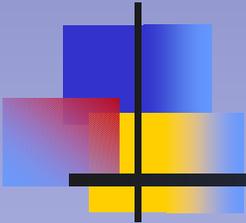
- Loss of Coverage



- 
- Continuation/Conversion Rights Background

- Employees Retiring



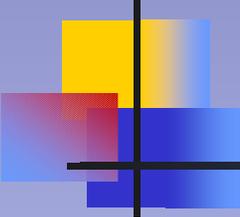


Loss of Coverage

***“Happiness is a choice
that requires effort at times”***

~ Anonymous



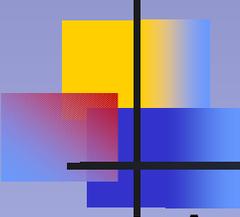


Declining or Canceling



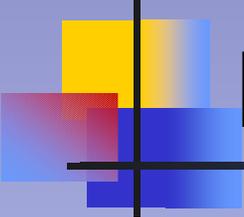
- Employee may decline when initially eligible or cancel coverage later:
 - A Group *Health Insurance Application* (ET-2301) must be completed indicating coverage is declined or cancelled
- **Remind employee once coverage is declined or cancelled, if elected again at a later date, coverage is limited to:**
 - **Standard Plan with**
 - **A 180-day waiting period for ALL pre-existing conditions**

Note: Employees covered under the Standard Plan can change to another plan during the Dual-Choice period, effective January 1st. The waiting period will no longer apply after January 1



Dependent Loses Coverage

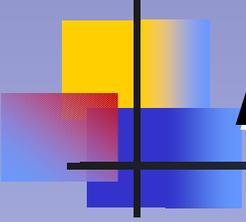
- An employee's dependent may lose coverage because:
 - Ceases to be a full-time student (age 19 and after)
 - Turns age 25 (if still a full-time student)
 - Ceases to be a dependent on either parent or guardian for at least 50% of support or maintenance
 - Dependent is married
- Coverage terminates, in most cases, the end of the year in which the child loses eligibility **OR**
- The end of the month of dependent's marriage
- The end of the month that either parent or guardian ceases to provide 50% of support or maintenance
- Notice to employer within 60 days of the later of: the event that caused the loss of coverage or the end of coverage



How to Delete a Dependent

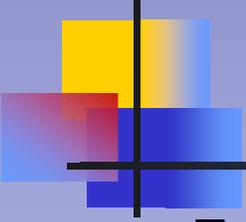


- If employee has no other eligible dependents, must submit a *Health Insurance Application* (ET-2301) to change to single health insurance coverage
- If employee has other eligible dependents, must submit a *Health Insurance Change* form (ET-2329) to delete the dependent from the family health insurance coverage



Annual Student Status Mailing

- For dependents over age 19, annually, the plans send a Student Status Questionnaire:
 - The subscriber must complete and return the questionnaire by the deadline
 - If questionnaire is not received by the deadline, the dependent's coverage will be terminated at the end of the year.



Divorce

- For divorce -
 - Employee should notify employer within 60 days of divorce
 - Within 5 days of notice to employer
 - Employer should send continuation/conversion form to ex-spouse and stepchildren
- Coverage under plan remains in effect until **the later of:**
 - The end of the month of the divorce or
 - The end of the month in which the continuation notice (ET-2311) is provided to ex-spouse/stepchildren



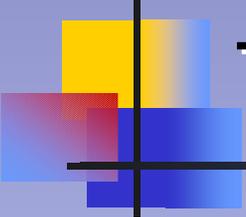
Divorce

- To change coverage -
 - If employee has no other eligible dependents, change to single coverage by filing a *Health Insurance Application* (ET-2301) **and** attach a copy of ex-spouse/stepchildren's *Continuation Notice* (ET-2311)
 - If employee has other eligible dependents, delete the ex-spouse and step-children from family coverage by filing a *Health Insurance Change* form (ET-2329) **and** attach a copy of ex-spouse/stepchildren's *Continuation Notice* (ET-2311)

Death of the Subscriber

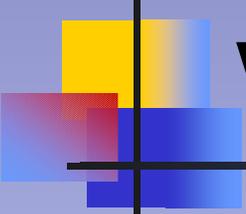


- If the deceased employee has family coverage, coverage can continue to surviving spouse and dependents:
 - For surviving spouse
 - Must submit *Health Insurance Application* (ET-2301)
 - Coverage continues for life
 - Surviving dependents
 - Coverage continues for as long as they meet the definition of an eligible dependent
- **Provided that the employer continues to participate in our health program**



Termination of Coverage

- Employee coverage ends with the last premium payment due to:
 - Termination of employment
 - Transfer to non-eligible (WRS) employment
 - Nonpayment of premium
- Provides COBRA right for employee, spouse and covered dependents



Voluntary Cancellations

- Voluntary cancellations:
 - *Health Insurance Application* (ET-2301) must be completed and “cancellation” checked
 - Does not provide COBRA rights for employee or dependents
 - Effective the last day of the month in which the employer receives the application or a later date as specified by the employee on the notice

If wants coverage again at a later date is limited to:

- Standard Plan with a 180-day waiting period for ALL pre-existing conditions

Jim



Divorce--Family to Single

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----|-----|--------------------|-----|------|-----|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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May 2007

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Jim



Divorce--Family to Single

How many days does Jim have to notify his employer?

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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May 2007

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| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

Jim



Divorce--Family to Single

How many days does Jim have to notify his employer?

60 days

April 2007

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|-----|-----|--------------------|-----|------|-----|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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May 2007

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Jim



Divorce--Family to Single

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April 2007

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|-----|-----|--------------------|-----|------|---------------------|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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May 2007

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Jim



Divorce--Family to Single

How many days does Jim have to notify his employer?

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How many days does the employer have to send out the *Continuation Notice* (ET-2311) to ex-spouse?

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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Jim



Divorce--Family to Single

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How many days does the employer have to send out the *Continuation Notice* (ET-2311) to ex-spouse?

5 days

April 2007

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|-----|-----|--------------------|-----|------|---------------------|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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May 2007

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Jim



Divorce--Family to Single

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How many days does the employer have to send out the *Continuation Notice* (ET-2311) to ex-spouse?

5 days

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----|-----|---------------------|-----|------|---------------------|-----|
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| 15 | 16 | 17 Div- orce | 18 | 19 | 20 Not- ified | 21 |
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May 2007

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Jim



Divorce--Family to Single

How many days does Jim have to notify his employer?

60 days

How many days does the employer have to send out the *Continuation Notice* (ET-2311) to ex-spouse?

5 days

When does single coverage begin?

| April 2007 | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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| | 15 | 16 | 17 Div-orce | 18 | 19 | 20 Not-ified | 21 |
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| May 2007 | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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Jim



Divorce--Family to Single

How many days does Jim have to notify his employer?

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How many days does the employer have to send out the *Continuation Notice* (ET-2311) to ex-spouse?

5 days

When does single coverage begin?

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| | 27 | 28 | 29 | 30 | 31 | | |

Jan



Divorce--Ex-spouse
Removed from Family Plan

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------------|-----|-----|-----|--------------------|------|-----|-----|
| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
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| | 14 | 15 | 16 | 17 Div- orce | 18 | 19 | 20 |
| | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| | 28 | 29 | 30 | 31 | | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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| June 2006 | | | | | 1 | 2 | 3 |
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| July 2006 | | | | | | | 1 |
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| | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| | 30 | 31 | | | | | |

Jan



Divorce--Ex-spouse
Removed from Family Plan

What is the last day Jan should
notify her employer?

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
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| | 14 | 15 | 16 | 17 Div- orce | 18 | 19 | 20 |
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| June 2006 | | | | | 1 | 2 | 3 |
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| July 2006 | | | | | | | 1 |
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| June 2006 | | | | | 1 | 2 | 3 |
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| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
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Jan



Divorce--Ex-spouse
Removed from Family Plan

What is the last day Jan should
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| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
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| June 2006 | | | | | 1 | 2 | 3 |
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Jan



Divorce--Ex-spouse
Removed from Family Plan

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| July 2006 | | | | | | | 1 |
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Jan



Divorce--Ex-spouse
Removed from Family Plan

What is the last day Jan should
notify her employer?

When does ex-spouse's coverage
end under Jan's family plan?

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------------|-----|-----|-----|--------------------|------|-----|-----|
| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
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| June 2006 | | | | | 1 | 2 | 3 |
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Jan



Divorce--Ex-spouse
Removed from Family Plan

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When does ex-spouse's coverage
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|----------|-----|-----|-----|--------------------|------|-----|-----|
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| July 2006 | | | | | | | 1 |
| | 2 | 3 Not- ified | 4 | 5 | 6 | 7 Sent Cont | 8 |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | 16 60 Days | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| | 30 | 31 Ex Off | | | | | |

Julie & Donna



Ineligible Dependent

March 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
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| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
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April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----|-----|-----|-----|------|-----|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

Julie & Donna



Ineligible Dependent

March 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----------|-----------|-----------|-----------|---------------------------|-----------|
| | | | | 1 | 2 | 3 |
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April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----------|---------------------------|-----------|-----------|-----------|-----------|
| 1 | 2 | 3 Not- ified | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

Julie & Donna



Ineligible Dependent

How many days does the employer have to send out the *Continuation Notice* (ET-2311) to Julie?

March 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----|-----|-----|-----|------|--------------------|-----|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 Wed- ding | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----|-----|--------------------|-----|------|-----|-----|
| 1 | 2 | 3 Not- ified | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

Julie & Donna



Ineligible Dependent

How many days does the employer have to send out the *Continuation Notice* (ET-2311) to Julie? 5 days

March 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----------|-----------|-----------|-----------|---------------------------|-----------|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 Wed- ding | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----------|---------------------------|-----------|-----------|-----------|-----------|
| 1 | 2 | 3 Not- ified | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

Julie & Donna



Ineligible Dependent

How many days does the employer have to send out the *Continuation Notice* (ET-2311) to Julie? 5 days

| March 2007 | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-------------------|-----------|-----------|-----------|-----------|-----------|---------------------------|-----------|
| | | | | | 1 | 2 | 3 |
| | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | 11 | 12 | 13 | 14 | 15 | 16 Wed- ding | 17 |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | |

| April 2007 | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-------------------|-----------|-----------|---------------------------|-----------|-----------|---------------------------|-----------|
| | 1 | 2 | 3 Not- ified | 4 | 5 | 6 Sent Cont. | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | | | | | |

Julie & Donna



Ineligible Dependent

How many days does the employer have to send out the *Continuation Notice* (ET-2311) to Julie? 5 days

When does Julie's coverage under Donna's plan end?

March 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----------|-----------|-----------|-----------|---------------------------|-----------|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 Wed- ding | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

April 2007

| Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----------|---------------------------|-----------|-----------|---------------------------|-----------|
| 1 | 2 | 3 Not- ified | 4 | 5 | 6 Sent Cont. | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

Julie & Donna



Ineligible Dependent

How many days does the employer have to send out the *Continuation Notice* (ET-2311) to Julie? 5 days

When does Julie's coverage under Donna's plan end?

| March 2007 | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|------------|-----------|-----------|-----------|-----------|-----------|---------------------------|---------------------------|
| | | | | | 1 | 2 | 3 |
| | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | 11 | 12 | 13 | 14 | 15 | 16 Wed- ding | 17 |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| | 25 | 26 | 27 | 28 | 29 | 30 | 31 Julie Off |

| April 2007 | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|------------|-----------|-----------|---------------------------|-----------|-----------|---------------------------|-----------|
| | 1 | 2 | 3 Not- ified | 4 | 5 | 6 Sent Cont. | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | | | | | |

Omar & Anna



Ineligible Dependent

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------|-----|-----|-----|-----|------|-----|-----|
| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
| | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| | 28 | 29 | 30 | 31 | | | |

17
School
Over

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------------|-----|-----|-----|-----|------|-----|-----|
| September 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----|-----|-----|-----|------|-----|-----|
| June 2006 | | | | | 1 | 2 | 3 |
| | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| | 25 | 26 | 27 | 28 | 29 | 30 | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|--------------|-----|-----|-----|-----|------|-----|-----|
| October 2006 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | 31 | | | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----|-----|-----|-----|------|-----|-----|
| July 2006 | | | | | | | 1 |
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|---------------|-----|-----|-----|-----|------|-----|-----|
| November 2006 | | | | 1 | 2 | 3 | 4 |
| | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | 26 | 27 | 28 | 29 | 30 | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-------------|-----|-----|-----|-----|------|-----|-----|
| August 2006 | | | 1 | 2 | 3 | 4 | 5 |
| | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | 27 | 28 | 29 | 30 | 31 | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|---------------|-----|-----|-----|-----|------|-----|-----|
| December 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | | |

Omar & Anna



Ineligible Dependent

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------------|-----|-----|-----|-----|------|-----|-----|
| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
| | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| | 28 | 29 | 30 | 31 | | | |

17
School
Over

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|------------------|-----|-----|-----|-----|------|-----|-----|
| June 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |

2
Not-
ified

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|------------------|-----|-----|-----|-----|------|-----|-----|
| July 2006 | | | | | | | 1 |
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|--------------------|-----|-----|-----|-----|------|-----|-----|
| August 2006 | | | 1 | 2 | 3 | 4 | 5 |
| | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | 27 | 28 | 29 | 30 | 31 | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------------------|-----|-----|-----|-----|------|-----|-----|
| September 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|---------------------|-----|-----|-----|-----|------|-----|-----|
| October 2006 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | 31 | | | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------------------|-----|-----|-----|-----|------|-----|-----|
| November 2006 | | | | 1 | 2 | 3 | 4 |
| | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | 26 | 27 | 28 | 29 | 30 | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------------------|-----|-----|-----|-----|------|-----|-----|
| December 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Omar & Anna



Ineligible Dependent

When does Anna's coverage under Omar's plan end?

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------|-----|-----|-----|-----|------|-----|-----|
| May 2006 | | 1 | 2 | 3 | 4 | 5 | 6 |
| | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| | 28 | 29 | 30 | 31 | | | |

17
School
Over

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----|-----|-----|-----|------|-----|-----|
| June 2006 | | | | | | 2 | 3 |
| | 4 | 5 | 6 | 7 | | | 10 |
| | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| | 25 | 26 | 27 | 28 | 29 | 30 | |

2
Not-
ified

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-----------|-----|-----|-----|-----|------|-----|-----|
| July 2006 | | | | | | | 1 |
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-------------|-----|-----|-----|-----|------|-----|-----|
| August 2006 | | | 1 | 2 | 3 | 4 | 5 |
| | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | 27 | 28 | 29 | 30 | 31 | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------------|-----|-----|-----|-----|------|-----|-----|
| September 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|--------------|-----|-----|-----|-----|------|-----|-----|
| October 2006 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | 29 | 30 | 31 | | | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|---------------|-----|-----|-----|-----|------|-----|-----|
| November 2006 | | | | 1 | 2 | 3 | 4 |
| | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | 26 | 27 | 28 | 29 | 30 | | |

| | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|---------------|-----|-----|-----|-----|------|-----|-----|
| December 2006 | | | | | | 1 | 2 |
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | | |

Omar & Anna



Ineligible Dependent

When does Anna's coverage under Omar's plan end?

The end of the year the dependent (under 25) is no longer a student



Omar & Anna

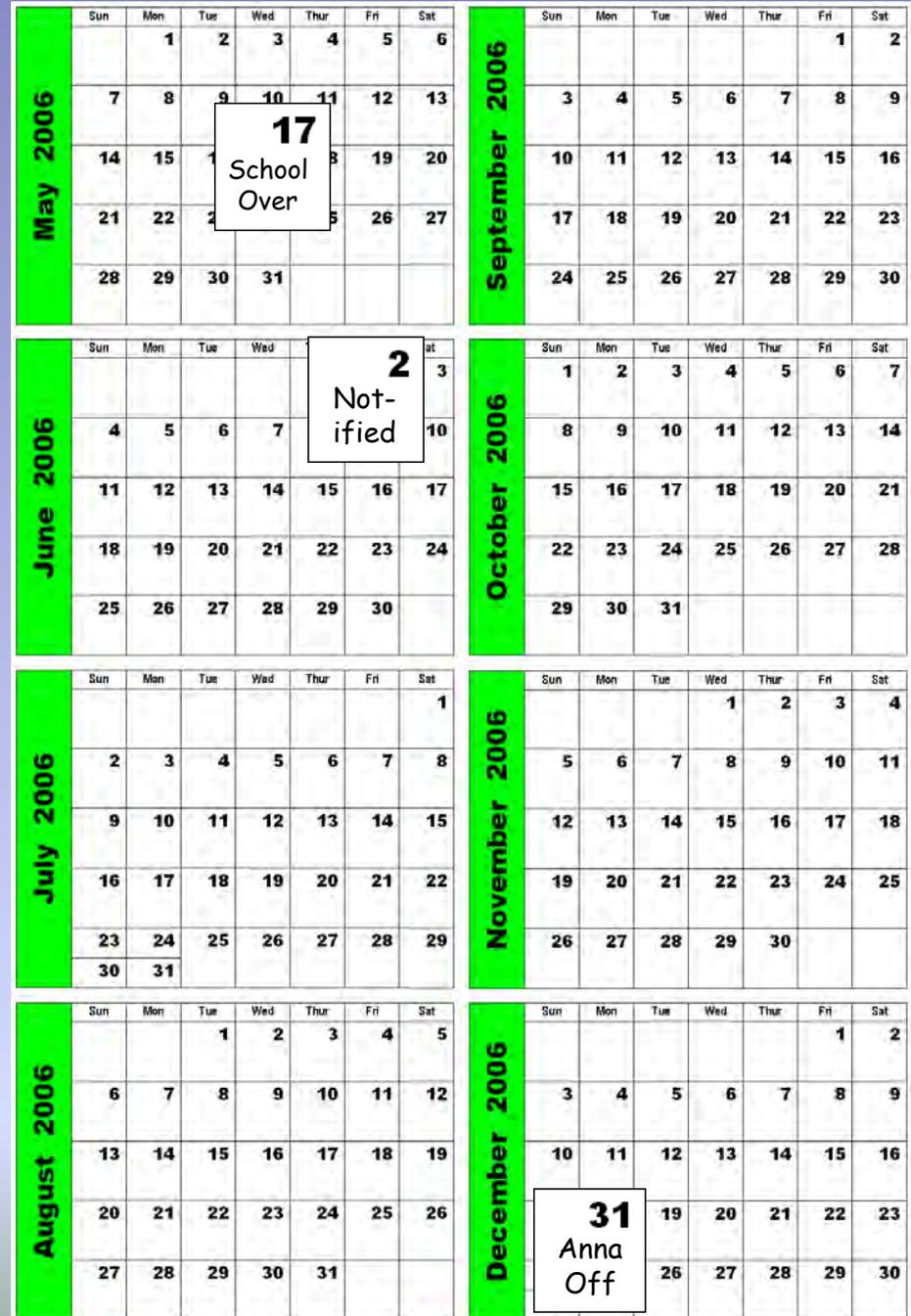


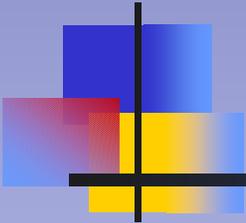
Ineligible Dependent

When does Anna's coverage under Omar's plan end?

The end of the year the dependent (under 25) is no longer a student

Is Anna eligible for continuation/conversion?



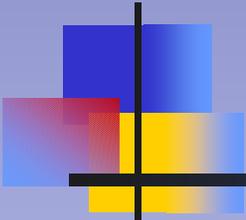


Continuation/Conversion

*"A positive attitude may not solve all your problems,
but it may annoy enough people to make it
worth your while"*

~ Herm Albright

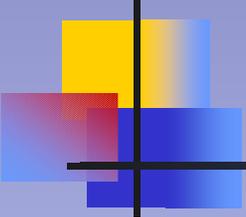




Continuation/Conversion

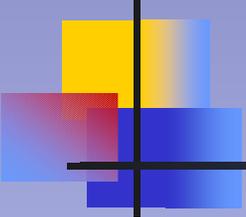
What is the difference?

- **Continuation** - Same group coverage is continued to subscribers and/or their covered dependents for up to 36 months (One exception - divorce)
- **Conversion** - Group coverage ends and is converted into a individual (non-group) policy with the plan.
 - Eligible only if covered under the group for at least three months and then terminates



Eligibility for Continuation

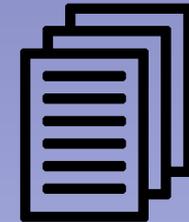
- Employees must be offered continuation if they lose health insurance coverage due to:
 - Termination of employment
 - Transfer into non-eligible (WRS) employment
 - Lapse of coverage due to maximum length of time coverage can be continued for a leave of absence or lay-off (36 months)



Eligibility for Continuation

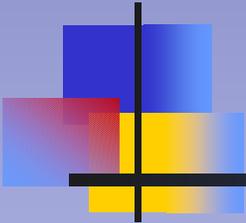
- Spouse and dependent(s) of an employee are **only** eligible for continuation if the employer is notified within 60 days of the later of, the date of the event or the end of coverage when:
 - Death of spouse or parent (for dependents)
 - Dependent eligibility status ceases
 - Parent loses coverage

Exception: Divorce



Continuation Paperwork

| For employee | For spouse or dependent |
|---|---|
| Employer Responsibility | |
| <p>Send within 5 days of notice of event:</p> <ul style="list-style-type: none"> • <i>Continuation/Conversion form</i> (ET-2311) • <i>Health Insurance Application</i> (ET-2301) (Only if changing coverage) | <p>Send within 5 days of notice of event:</p> <ul style="list-style-type: none"> • <i>Continuation/Conversion form</i> (ET-2311) • <i>Health Insurance Application</i> (ET-2301) |
| Employee, Spouse or Dependent Responsibility | |
| <p>ETF must receive:</p> <ul style="list-style-type: none"> • Within 60 days from the later of, the date the employer was notified or termination of coverage, • <i>Continuation/Conversion form</i> (ET-2311) • <i>Health Insurance Application</i> (ET-2301) (Only if changing coverage) | <p>ETF must receive:</p> <ul style="list-style-type: none"> • Within 60 days from the later of, the date the employer was notified or termination of coverage, • <i>Continuation/Conversion form</i> (ET-2311) • <i>Health Insurance Application</i> (ET-2301) |

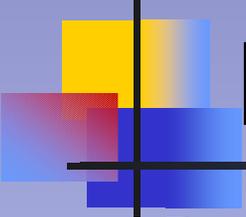


Retirement

*"To the world, you may be just one person
but to one person, you may be the world"*

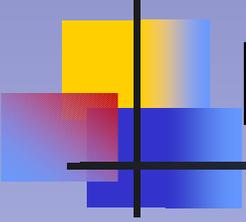
~ Anonymous





Employees Retiring

- Retiring insured employees are eligible to continue health coverage as an annuitant if:
 - Employee retires on an immediate annuity, either monthly or lump sum benefit
 - Employee terminates after age 55 (50 for protective category) with at least 20 years of WRS creditable service, but does not take an immediate annuity
 - Employee is on an unpaid leave of absence immediately prior to retirement and these three criteria are met:
 - Coverage lapsed due to non-payment
 - Receive a retirement or disability benefit
 - ETF receives a completed health insurance application by the date of the first retirement or disability check



Defining Retiree Groups

- Employer-Paid Annuitants
 - Employer pays some portion of the premium
 - Employer is responsible for monthly billing
- Regular Annuitants (Non Employer-Paid)
 - Premiums are paid by the employee
 - Employer deletes retiree from the active group
 - Once transferred, ETF handles the monthly billing

Employer-Paid Annuitant

- Retired employees are Employer-Paid Annuitants if their employer pays all or part of the monthly premium
- If a retiree is paying **all** of the premium, they are **not** an Employer-Paid Annuitant

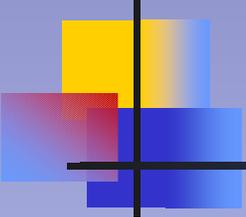


Employer cannot remit the entire premium on behalf of the retiree!



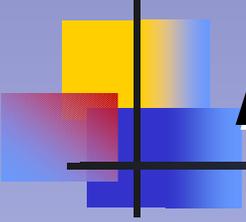
Retiree Reporting

| Employer-Paid Retiree | Regular Retiree |
|---|---|
| Employer Responsibility | |
| <p>Deletions Report</p> <ul style="list-style-type: none"> • Deletion Code 53 <p>Transfer Report</p> <ul style="list-style-type: none"> • "To" and "From" portion <p>Additions Report Code 53</p> <p>Remit Monthly Billings</p> | <p>Deletions Report</p> <ul style="list-style-type: none"> • Deletion Code 50 <p>Transfer Report</p> <ul style="list-style-type: none"> • "From" portion |
| Retiree Responsibility | |
| <p><i>Employer Verification of Health Insurance Coverage (ET-4814)</i></p> | <p><i>Employer Verification of Health Insurance Coverage (ET-4814)</i></p> |



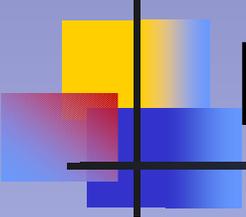
Medicare Process

- ETF monitors Medicare eligibility for covered retirees, spouses and dependents
- All retirees, spouses and dependents, when eligible, must enroll in Medicare Parts A & B
- *Medicare Eligibility Statements* (ET-4307) are sent by ETF prior to age 65
 - Regular retirees - ETF will process change
 - Employer-Paid Annuitants - ETF will send information to employers to process the change



Any Questions???????





Problems With Benefits

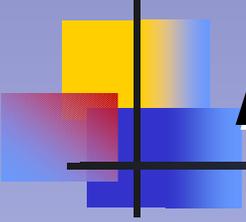
- For denials of health insurance or pharmacy benefit claims or referrals, employees should contact:
 - Health Insurance: the health plan's customer service area
 - Each plan has a grievance resolution process in place
 - After exhausting all levels of appeal with the plan, employees can submit an *Insurance Complaint* form (ET-2405) to the ETF Quality Assurance Services Bureau (QASB) for administrative review
 - Pharmacy Benefits: Navitus Health Solutions' customer service area (for active employees or annuitants not yet on Medicare Part D)
 - Has a grievance process in place for denied benefits
 - After exhausting all levels of appeal with Navitus, employees can submit an *Insurance Complaint form* (ET-2405) to the QASB for administrative review

ET-2405
is on our
web site

Questions

- Contact Employer Communication Center, toll free (888) 681-3952 or locally (608) 264-7900 for questions on:
 - Eligibility for coverage
 - Enrolling employees
 - Monthly billing and reporting
- Contact the plan or Navitus directly for questions on:
 - Benefits
 - Exclusions
 - Limitations
 - Participating providers





Agenda - Part 1 and 3



- Part 1:
 - Enrollments
 - Due Dates & Effective Dates



- Part 3:
 - Applications and Forms
 - Monthly Reporting



Thank you for watching!

