



STATE OF WISCONSIN
Department of Employee Trust Funds

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DATE: August 3, 2006
TO: Group Insurance Board
FROM: Diane Poole, Director
Peg Narloch, Policy Analyst
Deb Roemer, Policy Analyst
Disability Programs Bureau
SUBJECT: Changes to Income Continuation Insurance (ICI) Plan

ACTION REQUESTED

Staff recommends that the Board adopt the Eighth Amendment to the 2004 Administrative Services Only Contract Between Wisconsin Group Insurance Board and Aetna (Attachment A). This Amendment incorporates the following changes into the ICI State and Local Plan.

BACKGROUND

Change #1 – Employer Error

An Employer Error section, 2.03(5), and new language was created to incorporate the new employer error law, Wisconsin Act 402 (effective May 25, 2006). Basically, this law allows an individual to file an application for coverage, after initially becoming eligible, if an employer has made an error. The specific criteria that apply are listed in the first paragraph (paragraph (a)) under the new Employer Error section. Existing employer error language was moved to this new section (paragraph (b)) for ease of reference. Please see below:

(5) EMPLOYER ERROR

- (a) If, as a result of employer error, an eligible employee has not filed an application for ICI or made premium contributions within 60 days after becoming eligible for ICI coverage, the employee is considered not to be insured for that coverage. The employee may become insured by filing a new application within 30 days after the employee receives from the employer written notice of the error. An employee is not required to furnish evidence of insurability to become insured. An employee becomes insured on the first day of the first month beginning on or after the date on which the employer receives the employee's new application and upon approval by the DEPARTMENT.

Reviewed and approved by Tom Korpady, Division of Insurance Services.

Signature

Date

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- (b) An EMPLOYEE who has been paying premiums for a period of twelve (12) consecutive months, even though not properly enrolled, is deemed to be insured. Following DEPARTMENT notice of improper enrollment, insurance shall continue in effect for thirty (30) days during which time proper enrollment must be completed by the EMPLOYEE. Coverage shall cease after thirty (30) days unless proper enrollment has been completed.

Change #2 – Social Security Offsets for Dependent Children

In January 2005, the ICI plan language (section 2.15 Integrated Benefits and Offsets) was revised to include spouse and dependent social security benefits as an offset to the claimant's ICI benefit. Due to an appeal involving this revision, ETF received legal advice from the attorney handling the appeal regarding which benefits should be an offset to the ICI benefit.

The advice raised concerns about the current practice of offsetting for child's benefits and points out that the child's benefit is the property of the child, not the parent. After considering this advice, staff agree with this interpretation and propose the following plan language, 2.15(2)(a), to only offset for Social Security benefits to which the claimant is eligible:

Any benefit from the United States Social Security Act as amended or any similar act of any State or county to which the CLAIMANT is eligible.

Change #3 – Update to Premium Tables

At the June 13, 2006 meeting, the Board approved a premium increase for the State ICI program. The actuary determined the premium increase could be collected by breaking down the salaries between \$4,000 and \$5,333.33. The premium tables (Tables I, II, III, IV-A) have been updated to reflect this increase, along with the change in premium contributions for biweekly salaries between \$4,000 and \$5,333.33 (also previously approved by the Board).

Staff will be available at the Board meeting to discuss any questions or concerns.

**EIGHTH AMENDMENT
TO THE 2004 ADMINISTRATIVE SERVICES ONLY CONTRACT
BETWEEN
WISCONSIN GROUP INSURANCE BOARD
AND
AETNA**

WHEREAS, the Wisconsin Group Insurance Board (BOARD) and Aetna (CONTRACTOR) have entered into and executed the Administrative Services Only Contract (CONTRACT), under which the CONTRACTOR provides certain claims adjudication and management services to the BOARD with respect to the BOARD's ICI and LTDI plans;

NOW, THEREFORE, the BOARD and the CONTRACTOR hereby amend the Administrative Services Only CONTRACT between the BOARD and the CONTRACTOR as follows:

1. ATTACHMENT A – STATE ICI PLAN REVISIONS AS FOLLOWS:

Section 2.02(5) – Deleted

Section 2.03(5) – Created to read:

(5) EMPLOYER ERROR

- (a) If, as a result of employer error, an eligible employee has not filed an application for ICI or made premium contributions within 60 days after becoming eligible for ICI coverage, the employee is considered not to be insured for that coverage. The employee may become insured by filing a new application within 30 days after the employee receives from the employer written notice of the error. An employee is not required to furnish evidence of insurability to become insured. An employee becomes insured on the first day of the first month beginning on or after the date on which the employer receives the employee's new application and upon approval by the DEPARTMENT.
- (b) An EMPLOYEE who has been paying premiums for a period of twelve (12) consecutive months, even though not properly enrolled, is deemed to be insured. Following DEPARTMENT notice of improper enrollment, insurance shall continue in effect for thirty (30) days during which time proper enrollment must be completed by the EMPLOYEE. Coverage shall cease after thirty (30) days unless proper enrollment has been completed.

Section 2.15(2)(d) – Amended to read:

- (d) Any benefit from the United States Social Security Act as amended or any similar act of any State or county to which the CLAIMANT is eligible.

Table I - Amended to read:

Table II - Amended
Table III - Amended
Table IV - Amended
Table IV-A - Amended

2. ATTACHMENT B – LOCAL ICI PLAN REVISIONS AS FOLLOWS:

Section 2.02(5) – Deleted

Section 2.03(3) – Created to read and effective immediately:

(3) EMPLOYER ERROR

- (a) If, as a result of employer error, an eligible employee has not filed an application for ICI or made premium contributions within 60 days after becoming eligible for ICI coverage, the employee is considered not to be insured for that coverage. The employee may become insured by filing a new application within 30 days after the employee receives from the employer written notice of the error. An employee is not required to furnish evidence of insurability to become insured. An employee becomes insured on the first day of the first month beginning on or after the date on which the employer receives the employee's new application and upon approval by the DEPARTMENT.
- (b) An EMPLOYEE who has been paying premiums for a period of twelve (12) consecutive months, even though not properly enrolled, is deemed to be insured. Following DEPARTMENT notice of improper enrollment, insurance shall continue in effect for thirty (30) days during which time proper enrollment must be completed by the EMPLOYEE. Coverage shall cease after thirty (30) days unless proper enrollment has been completed.

Section 2.15(2)(d) - amended to read and effective immediately:

- (d) Any benefit from the United States Social Security Act as amended, or any similar act of any State or county to which the CLAIMANT is eligible.

All other language in the CONTRACT, and its ATTACHMENTS remain unchanged. The premium tables are effective February 1, 2007 and all other changes are effective immediately.

IN WITNESS WHEREOF, the parties hereto cause this eighth amendment to be executed by their duly authorized representatives.

Executed on behalf of the
Wisconsin Group Insurance Board

Stephen H. Frankel, Chair

Date

Witnessed by

Executed on behalf of
Aetna

Name and Title

Date

Witnessed by

TABLE I
Gross Monthly Premiums

		PREMIUM CATEGORY											
		All Except UW Faculty								UW Faculty Only			
Biweekly Salary		Monthly Salary		1	2	3	4	5	6	7	8	9	10
										*(30 Days)	*(90 Days)	*(125 Days)	*(180 Days)
Up to-	230.33	Up to-	500.99	3.81	2.82	2.03	1.49	1.22	1.20	3.32	1.83	1.64	1.25
230.34-	276.31	501.00-	600.99	4.61	3.42	2.48	1.82	1.49	1.50	4.07	2.18	1.99	1.50
276.32-	322.29	601.00-	700.99	5.51	4.12	2.93	2.15	1.76	1.80	4.77	2.58	2.39	1.80
322.30-	368.27	701.00-	800.99	6.31	4.72	3.38	2.48	2.03	2.00	5.52	2.93	2.74	2.05
368.28-	414.24	801.00-	900.99	7.11	5.32	3.83	2.81	2.30	2.30	6.27	3.38	3.09	2.30
414.25-	460.22	901.00-	1,000.99	8.01	5.92	4.28	3.14	2.57	2.60	6.97	3.70	3.49	2.60
460.23-	506.20	1,001.00-	1,100.99	8.71	6.62	4.69	3.44	2.82	2.80	7.62	4.13	3.84	2.85
506.21-	552.17	1,101.00-	1,200.99	9.61	7.22	5.14	3.77	3.09	3.10	8.37	4.48	4.19	3.10
552.18-	598.15	1,201.00-	1,300.99	10.41	7.82	5.59	4.10	3.36	3.40	9.12	4.93	4.54	3.35
598.16-	644.13	1,301.00-	1,400.99	11.31	8.52	6.04	4.43	3.63	3.60	9.82	5.23	4.84	3.65
644.14-	690.10	1,401.00-	1,500.99	12.11	9.12	6.49	4.76	3.90	3.90	10.57	5.68	5.19	3.90
690.11-	736.08	1,501.00-	1,600.99	12.91	9.72	6.94	5.09	4.17	4.20	11.27	6.08	5.59	4.20
736.09-	782.06	1,601.00-	1,700.99	13.81	10.42	7.39	5.42	4.44	4.40	12.02	6.43	5.94	4.45
782.07-	828.04	1,701.00-	1,800.99	14.61	11.02	7.84	5.75	4.71	4.70	12.77	6.88	6.29	4.70
828.05-	874.01	1,801.00-	1,900.99	15.51	11.62	8.29	6.08	4.98	5.00	13.47	7.18	6.69	5.00
874.02-	919.99	1,901.00-	2,000.99	16.31	12.22	8.74	6.41	5.25	5.30	14.22	7.63	7.04	5.25
920.00-	965.97	2,001.00-	2,100.99	17.11	12.92	9.19	6.74	5.52	5.50	15.02	8.03	7.44	5.55
965.98-	1,011.94	2,101.00-	2,200.99	17.91	13.42	9.61	7.05	5.76	5.80	15.67	8.38	7.69	5.80
1,011.95-	1,057.92	2,201.00-	2,300.99	18.81	14.12	10.06	7.38	6.03	6.00	16.42	8.73	8.04	6.05
1,057.93-	1,103.90	2,301.00-	2,400.99	19.61	14.72	10.51	7.71	6.30	6.30	17.17	9.18	8.49	6.30
1,103.91-	1,149.87	2,401.00-	2,500.99	20.41	15.32	10.96	8.04	6.57	6.60	17.87	9.58	8.79	6.60
1,149.88-	1,195.85	2,501.00-	2,600.99	21.31	16.02	11.41	8.37	6.84	6.80	18.62	9.93	9.14	6.85
1,195.86-	1,241.83	2,601.00-	2,700.99	22.11	16.62	11.86	8.70	7.11	7.10	19.32	10.33	9.54	7.15
1,241.84-	1,287.81	2,701.00-	2,800.99	23.01	17.22	12.31	9.03	7.38	7.40	20.07	10.68	9.89	7.40
1,287.82-	1,333.78	2,801.00-	2,900.99	23.81	17.82	12.76	9.36	7.65	7.70	20.82	11.13	10.24	7.65
1,333.79-	1,379.76	2,901.00-	3,000.99	24.61	18.42	13.17	9.66	7.90	7.90	21.47	11.48	10.59	7.90
1,379.77-	1,425.74	3,001.00-	3,100.99	25.41	19.02	13.62	9.99	8.17	8.20	22.17	11.88	10.89	8.20
1,425.75-	1,471.71	3,101.00-	3,200.99	26.21	19.72	14.07	10.32	8.44	8.40	22.92	12.23	11.34	8.45
1,471.72-	1,517.69	3,201.00-	3,300.99	27.11	20.32	14.52	10.65	8.71	8.70	23.62	12.63	11.64	8.75

TABLE I
Gross Monthly Premiums

PREMIUM CATEGORY													
				All Except UW Faculty						UW Faculty Only			
Biweekly Salary		Monthly Salary		1	2	3	4	5	6	7	8	9	10
										*(30 Days)	*(90 Days)	*(125 Days)	*(180 Days)
1,517.70-	1,563.67	3,301.00-	3,400.99	27.91	20.92	14.97	10.98	8.98	9.00	24.37	12.98	11.99	9.00
1,563.68-	1,609.64	3,401.00-	3,500.99	28.71	21.52	15.38	11.28	9.23	9.20	25.02	13.33	12.34	9.25
1,609.65-	1,655.62	3,501.00-	3,600.99	29.51	22.12	15.83	11.61	9.50	9.50	25.77	13.78	12.69	9.50
1,655.63-	1,701.60	3,601.00-	3,700.99	30.41	22.72	16.28	11.94	9.77	9.80	26.47	14.18	13.09	9.80
1,701.61-	1,747.58	3,701.00-	3,800.99	31.21	23.42	16.73	12.27	10.04	10.00	27.22	14.53	13.44	10.05
1,747.59-	1,793.55	3,801.00-	3,900.99	32.11	24.02	17.18	12.60	10.31	10.30	27.92	14.93	13.74	10.35
1,793.56-	1,839.53	3,901.00-	4,000.99	32.91	24.62	17.63	12.93	10.58	10.60	28.67	15.28	14.19	10.60
1,839.54-	1,885.51	4,001.00-	4,100.99	33.71	25.32	18.08	13.26	10.85	10.90	29.42	15.73	14.54	10.85
1,885.52-	1,931.49	4,101.00-	4,200.99	34.51	25.92	18.53	13.59	11.12	11.20	30.17	16.08	14.89	11.10
1,931.50-	1,977.47	4,201.00-	4,300.99	35.41	26.62	18.98	13.92	11.39	11.40	30.82	16.48	15.24	11.40
1,977.48-	2,023.44	4,301.00-	4,400.99	36.21	27.22	19.39	14.22	11.66	11.70	31.57	16.88	15.64	11.65
2,023.45-	2,069.42	4,401.00-	4,500.99	37.01	27.82	19.84	14.55	11.91	12.00	32.32	17.23	15.99	11.90
2,069.43-	2,115.40	4,501.00-	4,600.99	37.91	28.52	20.29	14.88	12.18	12.30	33.07	17.68	16.34	12.20
2,115.41-	2,161.37	4,601.00-	4,700.99	38.71	29.12	20.74	15.21	12.45	12.50	33.72	18.03	16.69	12.45
2,161.38-	2,207.35	4,701.00-	4,800.99	39.51	29.72	21.19	15.54	12.72	12.80	34.47	18.43	17.04	12.70
2,207.36-	2,253.33	4,801.00-	4,900.99	40.41	30.32	21.64	15.87	12.99	13.10	35.22	18.78	17.44	13.00
2,253.34-	2,299.31	4,901.00-	5,000.99	41.21	31.02	22.09	16.17	13.26	13.30	35.97	19.18	17.79	13.25
2,299.32-	2,345.28	5,001.00-	5,100.99	42.01	31.62	22.54	16.50	13.53	13.60	36.62	19.58	18.14	13.50
2,345.29-	2,391.26	5,101.00-	5,200.99	42.91	32.22	22.95	16.83	13.78	13.90	37.37	19.93	18.49	13.80
2,391.27-	2,437.24	5,201.00-	5,300.99	43.71	32.92	23.40	17.16	14.05	14.10	38.12	20.38	18.84	14.05
2,437.25-	2,452.11	5,301.00-	5,333.33	44.01	33.12	23.55	17.27	14.14	14.20	38.37	20.50	18.97	14.15

* Calendar day elimination periods

TABLE I
State Contributions

PREMIUM CATEGORY

				All Except UW Faculty						UW Faculty Only			
Biweekly Salary		Monthly Salary		1	2	3	4	5	6	7	8	9	10
						X 200%	X 340%	X 570%		*(30	*(90	*(125	*(180
				None	None	EE Prem	EE Prem	EE Prem	All	Days)	Days)	Days)	Days)
Up to-	230.33	Up to-	500.99	0.00	0.00	1.35	1.15	1.04	1.20	1.29	1.29	1.29	1.29
230.34-	276.31	501.00-	600.99	0.00	0.00	1.65	1.41	1.27	1.50	1.49	1.49	1.49	1.49
276.32-	322.29	601.00-	700.99	0.00	0.00	1.95	1.66	1.50	1.80	1.79	1.79	1.79	1.79
322.30-	368.27	701.00-	800.99	0.00	0.00	2.25	1.92	1.73	2.00	2.09	2.09	2.09	2.09
368.28-	414.24	801.00-	900.99	0.00	0.00	2.55	2.17	1.96	2.30	2.29	2.29	2.29	2.29
414.25-	460.22	901.00-	1,000.99	0.00	0.00	2.85	2.43	2.19	2.60	2.59	2.59	2.59	2.59
460.23-	506.20	1,001.00-	1,100.99	0.00	0.00	3.13	2.66	2.40	2.80	2.89	2.89	2.89	2.89
506.21-	552.17	1,101.00-	1,200.99	0.00	0.00	3.43	2.91	2.63	3.10	3.09	3.09	3.09	3.09
552.18-	598.15	1,201.00-	1,300.99	0.00	0.00	3.73	3.17	2.86	3.40	3.39	3.39	3.39	3.39
598.16-	644.13	1,301.00-	1,400.99	0.00	0.00	4.03	3.42	3.09	3.60	3.69	3.69	3.69	3.69
644.14-	690.10	1,401.00-	1,500.99	0.00	0.00	4.33	3.68	3.32	3.90	3.89	3.89	3.89	3.89
690.11-	736.08	1,501.00-	1,600.99	0.00	0.00	4.63	3.93	3.55	4.20	4.19	4.19	4.19	4.19
736.09-	782.06	1,601.00-	1,700.99	0.00	0.00	4.93	4.19	3.78	4.40	4.49	4.49	4.49	4.49
782.07-	828.04	1,701.00-	1,800.99	0.00	0.00	5.23	4.44	4.01	4.70	4.69	4.69	4.69	4.69
828.05-	874.01	1,801.00-	1,900.99	0.00	0.00	5.53	4.70	4.24	5.00	4.99	4.99	4.99	4.99
874.02-	919.99	1,901.00-	2,000.99	0.00	0.00	5.83	4.95	4.47	5.30	5.29	5.29	5.29	5.29
920.00-	965.97	2,001.00-	2,100.99	0.00	0.00	6.13	5.21	4.70	5.50	5.59	5.59	5.59	5.59
965.98-	1,011.94	2,101.00-	2,200.99	0.00	0.00	6.41	5.45	4.90	5.80	5.79	5.79	5.79	5.79
1,011.95-	1,057.92	2,201.00-	2,300.99	0.00	0.00	6.71	5.70	5.13	6.00	6.09	6.09	6.09	6.09
1,057.93-	1,103.90	2,301.00-	2,400.99	0.00	0.00	7.01	5.96	5.36	6.30	6.29	6.29	6.29	6.29
1,103.91-	1,149.87	2,401.00-	2,500.99	0.00	0.00	7.31	6.21	5.59	6.60	6.59	6.59	6.59	6.59
1,149.88-	1,195.85	2,501.00-	2,600.99	0.00	0.00	7.61	6.47	5.82	6.80	6.89	6.89	6.89	6.89
1,195.86-	1,241.83	2,601.00-	2,700.99	0.00	0.00	7.91	6.72	6.05	7.10	7.19	7.19	7.19	7.19
1,241.84-	1,287.81	2,701.00-	2,800.99	0.00	0.00	8.21	6.98	6.28	7.40	7.39	7.39	7.39	7.39
1,287.82-	1,333.78	2,801.00-	2,900.99	0.00	0.00	8.51	7.23	6.51	7.70	7.69	7.69	7.69	7.69
1,333.79-	1,379.76	2,901.00-	3,000.99	0.00	0.00	8.78	7.46	6.72	7.90	7.89	7.89	7.89	7.89
1,379.77-	1,425.74	3,001.00-	3,100.99	0.00	0.00	9.08	7.72	6.95	8.20	8.19	8.19	8.19	8.19
1,425.75-	1,471.71	3,101.00-	3,200.99	0.00	0.00	9.38	7.97	7.18	8.40	8.49	8.49	8.49	8.49

TABLE I
State Contributions

PREMIUM CATEGORY

				All Except UW Faculty						UW Faculty Only			
Biweekly Salary		Monthly Salary		1	2	3	4	5	6	7	8	9	10
						X 200%	X 340%	X 570%		*(30	*(90	*(125	*(180
				None	None	EE Prem	EE Prem	EE Prem	All	Days)	Days)	Days)	Days)
1,471.72-	1,517.69	3,201.00-	3,300.99	0.00	0.00	9.68	8.23	7.41	8.70	8.79	8.79	8.79	8.79
1,517.70-	1,563.67	3,301.00-	3,400.99	0.00	0.00	9.98	8.48	7.64	9.00	8.99	8.99	8.99	8.99
1,563.68-	1,609.64	3,401.00-	3,500.99	0.00	0.00	10.25	8.72	7.85	9.20	9.29	9.29	9.29	9.29
1,609.65-	1,655.62	3,501.00-	3,600.99	0.00	0.00	10.55	8.97	8.08	9.50	9.49	9.49	9.49	9.49
1,655.63-	1,701.60	3,601.00-	3,700.99	0.00	0.00	10.85	9.23	8.31	9.80	9.79	9.79	9.79	9.79
1,701.61-	1,747.58	3,701.00-	3,800.99	0.00	0.00	11.15	9.48	8.54	10.00	10.09	10.09	10.09	10.09
1,747.59-	1,793.55	3,801.00-	3,900.99	0.00	0.00	11.45	9.74	8.77	10.30	10.39	10.39	10.39	10.39
1,793.56-	1,839.53	3,901.00-	4,000.99	0.00	0.00	11.75	9.99	9.00	10.60	10.59	10.59	10.59	10.59
1,839.54-	1,885.51	4,001.00-	4,100.99	0.00	0.00	12.05	10.25	9.23	10.90	10.89	10.89	10.89	10.89
1,885.52-	1,931.49	4,101.00-	4,200.99	0.00	0.00	12.35	10.50	9.46	11.20	11.09	11.19	11.19	11.19
1,931.50-	1,977.47	4,201.00-	4,300.99	0.00	0.00	12.65	10.76	9.69	11.40	11.49	11.49	11.39	11.39
1,977.48-	2,023.44	4,301.00-	4,400.99	0.00	0.00	12.93	10.99	9.92	11.70	11.69	11.69	11.69	11.69
2,023.45-	2,069.42	4,401.00-	4,500.99	0.00	0.00	13.23	11.24	10.13	12.00	11.99	11.89	11.89	11.99
2,069.43-	2,115.40	4,501.00-	4,600.99	0.00	0.00	13.53	11.50	10.36	12.30	12.19	12.19	12.29	12.19
2,115.41-	2,161.37	4,601.00-	4,700.99	0.00	0.00	13.83	11.75	10.59	12.50	12.39	12.49	12.49	12.49
2,161.38-	2,207.35	4,701.00-	4,800.99	0.00	0.00	14.13	12.01	10.82	12.80	12.79	12.79	12.79	12.79
2,207.36-	2,253.33	4,801.00-	4,900.99	0.00	0.00	14.43	12.26	11.05	13.10	12.99	13.09	12.99	12.99
2,253.34-	2,299.31	4,901.00-	5,000.99	0.00	0.00	14.73	12.50	11.28	13.30	13.29	13.29	13.29	13.29
2,299.32-	2,345.28	5,001.00-	5,100.99	0.00	0.00	15.03	12.75	11.51	13.60	13.49	13.59	13.59	13.59
2,345.29-	2,391.26	5,101.00-	5,200.99	0.00	0.00	15.30	13.01	11.72	13.90	13.79	13.79	13.89	13.79
2,391.27-	2,437.24	5,201.00-	5,300.99	0.00	0.00	15.60	13.26	11.95	14.10	14.09	14.09	14.09	14.09
2,437.25-	and up	5,301.00-	and up	0.00	0.00	15.70	13.35	12.03	14.20	14.09	14.19	14.19	14.19

* Calendar day elimination periods

TABLE II
Employee Monthly Contributions
All Except UW Faculty

				PREMIUM CATEGORY					
Biweekly Salary		Monthly Salary		1	2	3	4	5	6
Up to-	230.33	Up to-	500.99	3.81	2.82	0.63	0.34	0.15	0.00
230.34-	276.31	501.00-	600.99	4.61	3.42	0.83	0.44	0.25	0.00
276.32-	322.29	601.00-	700.99	5.51	4.12	0.93	0.44	0.25	0.00
322.30-	368.27	701.00-	800.99	6.31	4.72	1.13	0.54	0.35	0.00
368.28-	414.24	801.00-	900.99	7.11	5.32	1.23	0.64	0.35	0.00
414.25-	460.22	901.00-	1,000.99	8.01	5.92	1.43	0.74	0.35	0.00
460.23-	506.20	1,001.00-	1,100.99	8.71	6.62	1.53	0.74	0.45	0.00
506.21-	552.17	1,101.00-	1,200.99	9.61	7.22	1.73	0.84	0.45	0.00
552.18-	598.15	1,201.00-	1,300.99	10.41	7.82	1.83	0.94	0.55	0.00
598.16-	644.13	1,301.00-	1,400.99	11.31	8.52	2.03	1.04	0.55	0.00
644.14-	690.10	1,401.00-	1,500.99	12.11	9.12	2.13	1.04	0.55	0.00
690.11-	736.08	1,501.00-	1,600.99	12.91	9.72	2.33	1.14	0.65	0.00
736.09-	782.06	1,601.00-	1,700.99	13.81	10.42	2.43	1.24	0.65	0.00
782.07-	828.04	1,701.00-	1,800.99	14.61	11.02	2.63	1.34	0.75	0.00
828.05-	874.01	1,801.00-	1,900.99	15.51	11.62	2.73	1.34	0.75	0.00
874.02-	919.99	1,901.00-	2,000.99	16.31	12.22	2.93	1.44	0.75	0.00
920.00-	965.97	2,001.00-	2,100.99	17.11	12.92	3.03	1.54	0.85	0.00
965.98-	1,011.94	2,101.00-	2,200.99	17.91	13.42	3.23	1.64	0.85	0.00
1,011.95-	1,057.92	2,201.00-	2,300.99	18.81	14.12	3.33	1.64	0.95	0.00
1,057.93-	1,103.90	2,301.00-	2,400.99	19.61	14.72	3.53	1.74	0.95	0.00
1,103.91-	1,149.87	2,401.00-	2,500.99	20.41	15.32	3.63	1.84	0.95	0.00
1,149.88-	1,195.85	2,501.00-	2,600.99	21.31	16.02	3.83	1.94	1.05	0.00
1,195.86-	1,241.83	2,601.00-	2,700.99	22.11	16.62	3.93	1.94	1.05	0.00
1,241.84-	1,287.81	2,701.00-	2,800.99	23.01	17.22	4.13	2.04	1.15	0.00
1,287.82-	1,333.78	2,801.00-	2,900.99	23.81	17.82	4.23	2.14	1.15	0.00
1,333.79-	1,379.76	2,901.00-	3,000.99	24.61	18.42	4.43	2.24	1.15	0.00
1,379.77-	1,425.74	3,001.00-	3,100.99	25.41	19.02	4.53	2.24	1.25	0.00
1,425.75-	1,471.71	3,101.00-	3,200.99	26.21	19.72	4.73	2.34	1.25	0.00
1,471.72-	1,517.69	3,201.00-	3,300.99	27.11	20.32	4.83	2.44	1.35	0.00

TABLE II
Employee Monthly Contributions
All Except UW Faculty

				PREMIUM CATEGORY					
Biweekly Salary		Monthly Salary		1	2	3	4	5	6
1,517.70-	1,563.67	3,301.00-	3,400.99	27.91	20.92	5.03	2.54	1.35	0.00
1,563.68-	1,609.64	3,401.00-	3,500.99	28.71	21.52	5.13	2.54	1.35	0.00
1,609.65-	1,655.62	3,501.00-	3,600.99	29.51	22.12	5.23	2.64	1.45	0.00
1,655.63-	1,701.60	3,601.00-	3,700.99	30.41	22.72	5.43	2.74	1.45	0.00
1,701.61-	1,747.58	3,701.00-	3,800.99	31.21	23.42	5.53	2.74	1.55	0.00
1,747.59-	1,793.55	3,801.00-	3,900.99	32.11	24.02	5.73	2.84	1.55	0.00
1,793.56-	1,839.53	3,901.00-	4,000.99	32.91	24.62	5.83	2.94	1.55	0.00
1,839.54-	1,885.51	4,001.00-	4,100.99	33.71	25.32	6.03	3.04	1.65	0.00
1,885.52-	1,931.49	4,101.00-	4,200.99	34.51	25.92	6.13	3.04	1.65	0.00
1,931.50-	1,977.47	4,201.00-	4,300.99	35.41	26.62	6.33	3.14	1.75	0.00
1,977.48-	2,023.44	4,301.00-	4,400.99	36.21	27.22	6.43	3.24	1.75	0.00
2,023.45-	2,069.42	4,401.00-	4,500.99	37.01	27.82	6.63	3.34	1.75	0.00
2,069.43-	2,115.40	4,501.00-	4,600.99	37.91	28.52	6.73	3.34	1.85	0.00
2,115.41-	2,161.37	4,601.00-	4,700.99	38.71	29.12	6.93	3.44	1.85	0.00
2,161.38-	2,207.35	4,701.00-	4,800.99	39.51	29.72	7.03	3.54	1.85	0.00
2,207.36-	2,253.33	4,801.00-	4,900.99	40.41	30.32	7.23	3.64	1.95	0.00
2,253.34-	2,299.31	4,901.00-	5,000.99	41.21	31.02	7.33	3.64	1.95	0.00
2,299.32-	2,345.28	5,001.00-	5,100.99	42.01	31.62	7.53	3.74	2.05	0.00
2,345.29-	2,391.26	5,101.00-	5,200.99	42.91	32.22	7.63	3.84	2.05	0.00
2,391.27-	2,437.24	5,201.00-	5,300.99	43.71	32.92	7.83	3.94	2.05	0.00
2,437.25-	and up	5,301.00-	and up	44.01	33.12	7.83	3.94	2.15	0.00

TABLE III
Employee Monthly Contributions
UW Faculty Only

PREMIUM CATEGORY - ELIMINATION PERIOD

		LESS Than 1 Year State Service				MORE Than 1 Year State Service			
Monthly Salary		7	8	9	10	7	8	9	10
		*(30	*(90	*(125	*(180	*(30	*(90	*(125	*(180
		Days)	Days)	Days)	Days)	Days)	Days)	Days)	Days)
Up to-	500.99	3.36	1.87	1.68	1.29	2.07	0.58	0.39	0.00
501.00-	600.99	4.06	2.17	1.98	1.49	2.57	0.68	0.49	0.00
601.00-	700.99	4.76	2.57	2.38	1.79	2.97	0.78	0.59	0.00
701.00-	800.99	5.56	2.97	2.78	2.09	3.47	0.88	0.69	0.00
801.00-	900.99	6.26	3.37	3.08	2.29	3.97	1.08	0.79	0.00
901.00-	1,000.99	6.96	3.77	3.48	2.59	4.37	1.18	0.89	0.00
1,001.00-	1,100.99	7.66	4.17	3.88	2.89	4.77	1.28	0.99	0.00
1,101.00-	1,200.99	8.36	4.47	4.18	3.09	5.27	1.38	1.09	0.00
1,201.00-	1,300.99	9.16	4.97	4.58	3.39	5.77	1.58	1.19	0.00
1,301.00-	1,400.99	9.86	5.27	4.88	3.69	6.17	1.58	1.19	0.00
1,401.00-	1,500.99	10.56	5.67	5.18	3.89	6.67	1.78	1.29	0.00
1,501.00-	1,600.99	11.26	6.07	5.58	4.19	7.07	1.88	1.39	0.00
1,601.00-	1,700.99	12.06	6.47	5.98	4.49	7.57	1.98	1.49	0.00
1,701.00-	1,800.99	12.76	6.87	6.28	4.69	8.07	2.18	1.59	0.00
1,801.00-	1,900.99	13.46	7.17	6.68	4.99	8.47	2.18	1.69	0.00
1,901.00-	2,000.99	14.26	7.67	7.08	5.29	8.97	2.38	1.79	0.00
2,001.00-	2,100.99	15.06	8.07	7.48	5.59	9.47	2.48	1.89	0.00
2,101.00-	2,200.99	15.66	8.37	7.68	5.79	9.87	2.58	1.89	0.00
2,201.00-	2,300.99	16.46	8.77	8.08	6.09	10.37	2.68	1.99	0.00
2,301.00-	2,400.99	17.16	9.17	8.48	6.29	10.87	2.88	2.19	0.00
2,401.00-	2,500.99	17.86	9.57	8.78	6.59	11.27	2.98	2.19	0.00
2,501.00-	2,600.99	18.66	9.97	9.18	6.89	11.77	3.08	2.29	0.00
2,601.00-	2,700.99	19.36	10.37	9.58	7.19	12.17	3.18	2.39	0.00
2,701.00-	2,800.99	20.06	10.67	9.88	7.39	12.67	3.28	2.49	0.00
2,801.00-	2,900.99	20.86	11.17	10.28	7.69	13.17	3.48	2.59	0.00
2,901.00-	3,000.99	21.46	11.47	10.58	7.89	13.57	3.58	2.69	0.00

TABLE III
Employee Monthly Contributions
UW Faculty Only

PREMIUM CATEGORY - ELIMINATION PERIOD

		LESS Than 1 Year State Service				MORE Than 1 Year State Service			
Monthly Salary		7	8	9	10	7	8	9	10
		*(30	*(90	*(125	*(180	*(30	*(90	*(125	*(180
		Days)	Days)	Days)	Days)	Days)	Days)	Days)	Days)
3,001.00-	3,100.99	22.16	11.87	10.88	8.19	13.97	3.68	2.69	0.00
3,101.00-	3,200.99	22.96	12.27	11.38	8.49	14.47	3.78	2.89	0.00
3,201.00-	3,300.99	23.66	12.67	11.68	8.79	14.87	3.88	2.89	0.00
3,301.00-	3,400.99	24.36	12.97	11.98	8.99	15.37	3.98	2.99	0.00
3,401.00-	3,500.99	25.06	13.37	12.38	9.29	15.77	4.08	3.09	0.00
3,501.00-	3,600.99	25.76	13.77	12.68	9.49	16.27	4.28	3.19	0.00
3,601.00-	3,700.99	26.46	14.17	13.08	9.79	16.67	4.38	3.29	0.00
3,701.00-	3,800.99	27.26	14.57	13.48	10.09	17.17	4.48	3.39	0.00
3,801.00-	3,900.99	27.96	14.97	13.78	10.39	17.57	4.58	3.39	0.00
3,901.00-	4,000.99	28.66	15.27	14.18	10.59	18.07	4.68	3.59	0.00
4,001.00-	4,100.99	29.46	15.77	14.58	10.89	18.57	4.88	3.69	0.00
4,101.00-	4,200.99	30.16	16.17	14.98	11.19	19.07	4.98	3.79	0.00
4,201.00-	4,300.99	30.96	16.57	15.28	11.39	19.47	5.08	3.89	0.00
4,301.00-	4,400.99	31.66	16.97	15.68	11.69	19.97	5.28	3.99	0.00
4,401.00-	4,500.99	32.36	17.27	15.98	11.99	20.37	5.38	4.09	0.00
4,501.00-	4,600.99	33.06	17.67	16.38	12.19	20.87	5.48	4.09	0.00
4,601.00-	4,700.99	33.76	18.07	16.78	12.49	21.37	5.58	4.29	0.00
4,701.00-	4,800.99	34.56	18.47	17.08	12.79	21.77	5.68	4.29	0.00
4,801.00-	4,900.99	35.26	18.87	17.48	12.99	22.27	5.78	4.49	0.00
4,901.00-	5,000.99	35.96	19.27	17.78	13.29	22.67	5.98	4.49	0.00
5,001.00-	5,100.99	36.66	19.67	18.18	13.59	23.17	6.08	4.59	0.00
5,101.00-	5,200.99	37.46	19.97	18.58	13.79	23.67	6.18	4.69	0.00
5,201.00-	5,300.99	38.16	20.37	18.88	14.09	24.07	6.28	4.79	0.00
5,301.00-	and up	38.36	20.47	18.98	14.19	24.27	6.28	4.79	0.00

* Calendar day elimination periods

TABLE IV
Supplemental Employee Monthly Contributions
All Except UW Faculty

		PREMIUM CATEGORY							
Biweekly Salary		Monthly Salary		1	2	3	4	5	6
2,488.73-	2,520.29	5,333.34-	5,400.99	0.60	0.50	0.40	0.20	0.10	0.20
2,520.30-	2,566.96	5,401.00-	5,500.99	1.70	1.20	1.00	0.60	0.50	0.60
2,566.97-	2,613.62	5,501.00-	5,600.99	2.60	2.00	1.40	1.00	0.80	1.00
2,613.63-	2,660.28	5,601.00-	5,700.99	3.60	2.80	2.00	1.40	1.20	1.20
2,660.29-	2,706.95	5,701.00-	5,800.99	4.70	3.50	2.50	1.80	1.40	1.60
2,706.96-	2,753.61	5,801.00-	5,900.99	5.60	4.20	3.00	2.20	1.80	1.90
2,753.62-	2,800.28	5,901.00-	6,000.99	6.60	5.00	3.60	2.60	2.00	2.20
2,800.29-	2,846.94	6,001.00-	6,100.99	7.70	5.80	4.10	3.00	2.40	2.50
2,846.95-	2,893.60	6,101.00-	6,200.99	8.60	6.50	4.70	3.40	2.80	2.90
2,893.61-	2,940.27	6,201.00-	6,300.99	9.60	7.30	5.20	3.70	3.10	3.10
2,940.28-	2,986.93	6,301.00-	6,400.99	10.70	8.00	5.80	4.10	3.40	3.50
2,986.94-	3,033.59	6,401.00-	6,500.99	11.60	8.80	6.20	4.60	3.70	3.80
3,033.60-	3,080.26	6,501.00-	6,600.99	12.60	9.60	6.80	4.90	4.00	4.20
3,080.27-	3,126.92	6,601.00-	6,700.99	13.70	10.30	7.30	5.30	4.30	4.40
3,126.93-	3,173.58	6,701.00-	6,800.99	14.60	11.00	7.80	5.60	4.70	4.80
3,173.59-	3,220.25	6,801.00-	6,900.99	15.60	11.80	8.40	6.10	5.00	5.20
3,220.26-	3,266.91	6,901.00-	7,000.99	16.70	12.60	8.90	6.50	5.30	5.40
3,266.92-	3,313.57	7,001.00-	7,100.99	17.60	13.30	9.50	6.80	5.60	5.80
3,313.58-	3,360.24	7,101.00-	7,200.99	18.60	14.00	10.00	7.30	5.90	6.10
3,360.25-	3,406.90	7,201.00-	7,300.99	19.70	14.90	10.60	7.70	6.20	6.40
3,406.91-	3,453.57	7,301.00-	7,400.99	20.60	15.60	11.00	8.00	6.60	6.70
3,453.58-	3,500.23	7,401.00-	7,500.99	21.60	16.30	11.60	8.40	7.00	7.10
3,500.24-	3,546.89	7,501.00-	7,600.99	22.70	17.00	12.10	8.80	7.20	7.40
3,546.90-	3,593.56	7,601.00-	7,700.99	23.60	17.90	12.70	9.20	7.60	7.70
3,593.57-	3,640.22	7,701.00-	7,800.99	24.60	18.60	13.20	9.60	7.80	8.00
3,640.23-	3,686.88	7,801.00-	7,900.99	25.70	19.30	13.80	10.00	8.20	8.40
3,686.89-	3,733.55	7,901.00-	8,000.99	26.60	20.20	14.30	10.30	8.50	8.60
3,733.56-	3,780.21	8,001.00-	8,100.99	27.60	20.90	14.90	10.80	8.90	9.00
3,780.22-	3,826.87	8,101.00-	8,200.99	28.70	21.60	15.40	11.20	9.10	9.40

TABLE IV
 Supplemental Employee Monthly Contributions
 All Except UW Faculty

Biweekly Salary		Monthly Salary		PREMIUM CATEGORY					
				1	2	3	4	5	6
3,826.88-	3,873.54	8,201.00-	8,300.99	29.60	22.40	16.00	11.50	9.50	9.60
3,873.55-	3,920.20	8,301.00-	8,400.99	30.60	23.20	16.40	12.00	9.80	10.00
3,920.21-	3,966.86	8,401.00-	8,500.99	31.70	23.90	16.90	12.40	10.10	10.30
3,966.87-	4,013.53	8,501.00-	8,600.99	32.60	24.60	17.50	12.70	10.40	10.60
4,013.54-	4,060.19	8,601.00-	8,700.99	33.60	25.40	18.00	13.10	10.80	10.90
4,060.20-	4,106.85	8,701.00-	8,800.99	34.70	26.20	18.60	13.40	11.00	11.30
4,106.86-	4,153.52	8,801.00-	8,900.99	35.60	26.90	19.10	13.90	11.40	11.60
4,153.53-	4,200.18	8,901.00-	9,000.99	36.60	27.70	19.70	14.30	11.80	11.90
4,200.19-	4,246.85	9,001.00-	9,100.99	37.70	28.40	20.20	14.60	12.00	12.20
4,246.86-	4,293.51	9,101.00-	9,200.99	38.60	29.20	20.60	15.00	12.40	12.60
4,293.52-	4,340.17	9,201.00-	9,300.99	39.60	30.00	21.20	15.50	12.70	12.80
4,340.18-	4,386.84	9,301.00-	9,400.99	40.60	30.70	21.70	15.80	13.00	13.20
4,386.85-	4,433.50	9,401.00-	9,500.99	41.60	31.40	22.30	16.20	13.30	13.60
4,433.51-	4,480.16	9,501.00-	9,600.99	42.60	32.20	22.80	16.70	13.70	13.80
4,480.17-	4,526.83	9,601.00-	9,700.99	43.60	33.00	23.40	17.00	13.90	14.20
4,526.84-	4,573.49	9,701.00-	9,800.99	44.60	33.70	23.90	17.40	14.30	14.50
4,573.50-	4,620.15	9,801.00-	9,900.99	45.60	34.40	24.50	17.80	14.60	14.90
4,620.16-	and over	9,901.00-	and over	46.60	35.30	25.00	18.10	14.90	15.10

TABLE IV-A
Supplemental Employee Monthly Contributions
UW Faculty Only

PREMIUM CATEGORY - ELIMINATION PERIOD

		LESS Than 1 Year State Service				MORE Than 1 Year State Service			
Monthly Salary		7	8	9	10	7	8	9	10
		*(30	*(90	*(125	*(180	*(30	*(90	*(125	*(180
		Days)	Days)	Days)	Days)	Days)	Days)	Days)	Days)
5,333.34-	5,400.99	0.60	0.40	0.40	0.20	0.60	0.40	0.40	0.20
5,401.00-	5,500.99	1.60	0.80	0.70	0.50	1.60	0.80	0.70	0.50
5,501.00-	5,600.99	2.40	1.30	1.20	0.80	2.40	1.30	1.20	0.80
5,601.00-	5,700.99	3.20	1.80	1.70	1.20	3.20	1.80	1.70	1.20
5,701.00-	5,800.99	4.10	2.20	2.00	1.40	4.10	2.20	2.00	1.40
5,801.00-	5,900.99	5.00	2.60	2.50	1.80	5.00	2.60	2.50	1.80
5,901.00-	6,000.99	5.90	3.10	2.90	2.20	5.90	3.10	2.90	2.20
6,001.00-	6,100.99	6.70	3.60	3.40	2.40	6.70	3.60	3.40	2.40
6,101.00-	6,200.99	7.60	4.10	3.80	2.80	7.60	4.10	3.80	2.80
6,201.00-	6,300.99	8.50	4.60	4.20	3.10	8.50	4.60	4.20	3.10
6,301.00-	6,400.99	9.40	5.00	4.70	3.40	9.40	5.00	4.70	3.40
6,401.00-	6,500.99	10.20	5.40	5.00	3.70	10.20	5.40	5.00	3.70
6,501.00-	6,600.99	11.00	5.90	5.50	4.10	11.00	5.90	5.50	4.10
6,601.00-	6,700.99	12.00	6.40	6.00	4.30	12.00	6.40	6.00	4.30
6,701.00-	6,800.99	12.80	6.80	6.40	4.70	12.80	6.80	6.40	4.70
6,801.00-	6,900.99	13.70	7.30	6.80	5.00	13.70	7.30	6.80	5.00
6,901.00-	7,000.99	14.50	7.80	7.20	5.30	14.50	7.80	7.20	5.30
7,001.00-	7,100.99	15.50	8.20	7.70	5.60	15.50	8.20	7.70	5.60
7,101.00-	7,200.99	16.30	8.60	8.20	6.00	16.30	8.60	8.20	6.00
7,201.00-	7,300.99	17.20	9.10	8.50	6.20	17.20	9.10	8.50	6.20
7,301.00-	7,400.99	18.00	9.60	9.00	6.60	18.00	9.60	9.00	6.60
7,401.00-	7,500.99	19.00	10.10	9.40	7.00	19.00	10.10	9.40	7.00
7,501.00-	7,600.99	19.80	10.60	9.80	7.20	19.80	10.60	9.80	7.20
7,601.00-	7,700.99	20.60	11.00	10.30	7.60	20.60	11.00	10.30	7.60
7,701.00-	7,800.99	21.50	11.40	10.70	7.90	21.50	11.40	10.70	7.90
7,801.00-	7,900.99	22.40	11.90	11.20	8.20	22.40	11.90	11.20	8.20

TABLE IV-A
Supplemental Employee Monthly Contributions
UW Faculty Only

PREMIUM CATEGORY - ELIMINATION PERIOD

		LESS Than 1 Year State Service				MORE Than 1 Year State Service			
Monthly Salary		7	8	9	10	7	8	9	10
		*(30	*(90	*(125	*(180	*(30	*(90	*(125	*(180
		Days)	Days)	Days)	Days)	Days)	Days)	Days)	Days)
7,901.00-	8,000.99	23.30	12.40	11.50	8.50	23.30	12.40	11.50	8.50
8,001.00-	8,100.99	24.10	12.80	12.00	8.90	24.10	12.80	12.00	8.90
8,101.00-	8,200.99	25.00	13.30	12.50	9.10	25.00	13.30	12.50	9.10
8,201.00-	8,300.99	25.90	13.80	12.80	9.50	25.90	13.80	12.80	9.50
8,301.00-	8,400.99	26.80	14.30	13.30	9.80	26.80	14.30	13.30	9.80
8,401.00-	8,500.99	27.60	14.60	13.70	10.10	27.60	14.60	13.70	10.10
8,501.00-	8,600.99	28.40	15.10	14.20	10.40	28.40	15.10	14.20	10.40
8,601.00-	8,700.99	29.40	15.60	14.60	10.80	29.40	15.60	14.60	10.80
8,701.00-	8,800.99	30.20	16.10	15.00	11.00	30.20	16.10	15.00	11.00
8,801.00-	8,900.99	31.10	16.60	15.50	11.40	31.10	16.60	15.50	11.40
8,901.00-	9,000.99	31.90	17.00	15.80	11.80	31.90	17.00	15.80	11.80
9,001.00-	9,100.99	32.90	17.40	16.30	12.00	32.90	17.40	16.30	12.00
9,101.00-	9,200.99	33.70	17.90	16.80	12.40	33.70	17.90	16.80	12.40
9,201.00-	9,300.99	34.60	18.40	17.20	12.70	34.60	18.40	17.20	12.70
9,301.00-	9,400.99	35.40	18.80	17.60	13.10	35.40	18.80	17.60	13.10
9,401.00-	9,500.99	36.20	19.30	18.00	13.30	36.20	19.30	18.00	13.30
9,501.00-	9,600.99	37.20	19.80	18.50	13.70	37.20	19.80	18.50	13.70
9,601.00-	9,700.99	38.00	20.30	19.00	14.00	38.00	20.30	19.00	14.00
9,701.00-	9,800.99	38.90	20.60	19.30	14.30	38.90	20.60	19.30	14.30
9,801.00-	9,900.99	39.70	21.10	19.80	14.60	39.70	21.10	19.80	14.60
9,901.00-	and over	40.70	21.60	20.20	15.00	40.70	21.60	20.20	15.00
* Calendar day elimination periods									