



Employer *Bulletin*

Employer Communication Center 608-266-3285

Toll-free: 1-877-533-5020

etf.wi.gov

Long-Term Disability Insurance (LTDI) & Disability Retirement Benefit Program Changes

Recent changes to Wisconsin Administrative Code, Chapter ETF 50 Disability Benefits, will become effective on January 1, 2018.

What is changing?

Effective January 1, 2018:

- The Long-Term Disability Insurance (LTDI) benefit program will close to new claims.
- The Disability Retirement benefit program will re-open to all eligible Wisconsin Retirement System participants, regardless of whether they were hired on or before October 15, 1992 or had a break in service after October 16, 1992.

Note: Current recipients will continue to receive LTDI benefits. However, payments will ultimately be transitioned from the third party administrator (Aetna) to the Department of Employee Trust Funds. The transition date is yet to be finalized.

Must the entire LTDI application process be completed prior to 2018?

No. As long as members meet the deadline to submit a new LTDI claim, they will still be allowed 12 months to complete the application process. However, no new claims will be accepted after December 29, 2017, the last business day in 2017.

Why are these changes being made?

- To reduce duplication of long-term disability programs (currently LTDI, disability retirement and long-term income continuation insurance).
- To reduce complexity of benefits for members and employers.

Further details may be found in the [Disability Program Redesign Proposal](#) presented to the Employee Trust Funds Board on September 29, 2016.

How will this change impact employers?

- Because members with pending LTDI claims will be allowed to finish the claim process into 2018, some employers will still be contacted by the LTDI third-party administrator (Aetna) until all pending LTDI claims are finalized. Otherwise, employers will have little to no contact with Aetna in the future regarding the LTDI program.
- Ultimately employers will only have to complete one *Employer Statement* (ET-5607) for the Disability Retirement benefit program. This program continues to be managed internally by ETF disability specialists.
- Please be aware that Aetna remains the claims administrator for the Income Continuation Insurance (ICI) Program.

Where can employers get more information?

Additional details about all [WRS disability benefit programs](#) are available on the ETF website.

Please contact the Employer Communications Center with questions at ETFSMBEmployerinsurance@etf.wi.gov or 1-877-533-5020 (toll free), option 2.

The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech or hearing impaired and need assistance, call the Wisconsin Relay Service toll-free at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). If you are visually or cognitively impaired, call 1-877-533-5020 or 608-266-3285 (local Madison). We will try to find another way to get the information to you in a usable form.

This *Employer Bulletin* is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the *Bulletin*. Employer agents may copy this *Bulletin* for further distribution to other payroll offices, subunits or individuals who may need the information. Copies of the most recent *Employer Bulletins* are available at etf.wi.gov/employers.htm