



# Employer *Bulletin*

Employer Communication Center (608) 264-7900 Toll free: 1-888-681-3952 <http://etf.wi.gov>

## Annual ICI Premium Review and Update

Local employers offering Income Continuation Insurance (ICI) must annually update payroll records and calculate new monthly ICI premiums effective March 1, 2011. New premium rates are based on employees' 2010 average monthly WRS earnings (total earnings rounded to the next higher thousand and divided by 12) and their selected elimination period.

The updated premiums must be reflected in your March 2011 ICI payment due at ETF by February 22, 2011.

**Note:** If you submit your March 2011 ICI payment without making the premium adjustment you must make the necessary adjustments, based on 2010 earnings, on your April 2011 premium payment due March 21, 2011. You will also need to make a correcting entry for the March report.

Use the following instructions to complete your review of ICI premiums.

1. Use each insured employee's WRS earnings for 2010. Estimated premiums should continue for newly hired employees, or for employees whose percentage of appointment changed, until a full year of WRS earnings is available.

Example:

- Employee starts WRS employment in July 2010 - use estimated salary.
- January 2011 Annual Adjustment - continue to use estimated salary.
- January 2012 Annual Adjustment - use previous calendar year (i.e., 2011) WRS earnings.

Similarly, if an employee had an authorized leave during the prior calendar year, gross premiums remain at the rate in effect prior to the leave until a full calendar year of WRS earnings is available.

2. Verify that you are reporting employees by their correct elimination period. (This can be accomplished by checking the most recent application for each employee.)
3. Calculate the monthly premium for each employee and the employer contribution. The premium rates are unchanged from last year.
4. The resulting premium totals will be the amount paid and reported beginning February 21, 2011 (for March 2011 coverage) and ending January 20, 2012 (for February 2012 coverage).

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## Supplemental ICI Open Enrollment Ends January 31, 2011

**Note:** Because January 30 falls on a Sunday in 2011, the enrollment period is extended to Monday, January 31.

Supplemental ICI provides optional coverage for annual earnings between \$64,000 and \$120,000. ICI covers annual earnings up to \$64,000. Supplemental ICI covers annual earnings up to \$120,000. The employee pays the entire supplemental premium. There is no partial supplemental coverage.

## 2011 ICI Premium Rates

ICI premium rates for 2011 remain at current levels.

## Payment Instructions

Online payment of ICI premiums has undergone further refinement. To pay ICI premiums online, employers must have a completed *Online Network for Employers Security Agreement* (ET-8928) on file with ETF.

- For employers currently authorized to pay health insurance invoices online: You are also authorized to submit ICI payments online; no additional form is needed.
- Employers not participating in the ETF administered Group Health Insurance program must complete the *Online Network for Employers Security Agreement* (ET-8928) and check the “Insurance Premium Reporting” box. The Security Agreement can be found on ETF’s Internet site at <http://etf.wi.gov/publications/et8928.pdf>.

To make your ICI premium payment:

1. Log on to <http://etfonline.wi.gov/one.html>.
2. Scroll to the “Applications” category and select “myETF Benefits”.
3. Follow the onscreen directions and your contact information will be displayed.
4. Click on the ‘Disability’ tab where you will find two drop down options; click the ‘ICI’ option.
5. The ICI payment process is the same as the Group Health Insurance payment process. The initial screen prompts you to complete the contract counts (i.e., the number of employees), total premium and employee paid portions categorized by regular and supplemental ICI.

**Note:** Following submission of the *Online Network for Employers Security Agreement*, it is critical that employers retain the information sent to them confirming their access to the Online Network for Employers (ONE). The confirmation includes a PIN, which must be presented when contacting ETF with access questions.

ICI	Completion Date	Effective Date	Report Date
Annual Premium Update	March	March 1	March report due February 22, 2011
Annual Supplemental ICI Enrollment period - Use <i>ICI Application</i> (ET-2366)	Application received by January 31	March 1	March report due February 22, 2011

## Contact

Questions or requests for assistance should be directed to Rolanda Franklin at (608) 266-0781. We hope you will immediately begin using this payment method for submission of your ICI reports and payments.

For questions regarding this *Employer Bulletin*, please contact the Employer Communication Center at (608) 264-7900, toll free at (888) 681-3952.

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, hearing or visually impaired and need assistance, call the Wisconsin Relay Service at 7-1-1 or 1-800-947-3529 (English) 1-800-833-7813 (Español). 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, or to the Division of Retirement Services (DRS). Call Jean Gilding, DRS Administrator, at (608) 266-1210. 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 on our Internet site at the following URL: <http://etf.wi.gov/employers.htm>

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