



# Employer *Bulletin*

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

## Income Continuation Insurance Premium Holiday 2013

The Group Insurance Board has extended the premium holiday for 2013, based on the strong financial position of the local Income Continuation Insurance (ICI) plan. This means that employers and employees will not pay premiums for either standard or supplemental ICI coverage.

Employers must still submit an ICI Monthly Premium Report so that enrollment data is captured. Please see "Reporting Instructions."

ICI	Completion Date	Effective Date	Report Date
Annual Premium Update	March	March 1	March report due February 25, 2013
Annual Supplemental ICI Enrollment period - Use <i>ICI Application (ET-2366)</i>	Application received by January 30	March 1	March report due February 25, 2013

**Note:** Due dates are the 24th of the month; when the 24th falls on a weekend or holiday, the due date is the next business day.

## Supplemental ICI Open Enrollment Period Ends January 30, 2013

Supplemental ICI provides optional coverage for annual earnings between \$64,000 and \$120,000. (Standard ICI only covers annual earnings up to \$64,000.) Eligible employees electing supplemental coverage must insure their entire salary above \$64,000 up to a maximum of \$120,000. There is no partial supplemental coverage. Enrollment in the supplemental ICI coverage is voluntary. Coverage elected during the 2013 enrollment period is effective March 1, 2013.

Employers should notify eligible employees of the supplemental ICI enrollment opportunity and direct interested employees to contact the appropriate human resources or payroll/benefits personnel for an *Income Continuation Insurance Application (ET-2366)*.

Eligible employees on leave of absence during the open enrollment period have 30 days from their return to work to apply for supplemental ICI coverage. Employees currently receiving ICI benefits may enroll when they return to work and are no longer receiving ICI benefits.

### **Who is eligible for supplemental ICI coverage during the annual supplemental coverage enrollment period?**

- Employees with ICI coverage and earnings exceeding \$64,000 who failed to enroll during the initial open enrollment period may enroll in supplemental ICI coverage during the annual enrollment period. These employees cannot apply for supplemental ICI coverage by furnishing medical evidence of insurability (EOI).
- Employees with ICI coverage whose annual earnings exceed \$64,000 in 2012.

### **Who pays the premium?**

- During the premium holiday, no premiums are due. Once the premium holiday ends, the employee will be responsible for paying the entire premium for the supplemental ICI coverage; there is no employer share. Employers cannot contribute any portion of the supplemental ICI premium.

### **How does supplemental coverage affect the potential benefit level?**

- Employees with supplemental ICI coverage are eligible for a maximum benefit of \$7,500 per month (75% of maximum monthly earnings of \$10,000).
- Employees with annual earnings greater than \$64,000 who are not enrolled in supplemental ICI coverage are limited to a maximum benefit of \$4,000 per month.

### **How to apply:**

- Eligible employees must complete the 'Employee' section of the *Income Continuation Insurance Application* (ET-2366) indicating the election of supplemental ICI coverage. The application must be returned to the employer by close of business on January 30, 2013.

### **Employers will:**

1. Validate that the employee is eligible for supplemental ICI coverage.
2. Complete the 'Employer' section of the application.
3. Make 2 copies. Give a copy to the employee and retain a copy for verification purposes.
4. Send the original application to ETF.

## **Reporting Instructions**

Although no premiums are due for 2013 coverage, it will still be necessary to submit the Monthly Premium Report to report covered individuals. This report can be completed online through the "myETF Benefits" site.

Logon at: <http://etfonline.wi.gov/one.html>.

Scroll to the "Applications" category and select "myETF Benefits". Follow the onscreen directions and your contact information will be displayed. Without scrolling down, move your cursor over to the Disability tab where there will be two drop down options: 'Disability' and 'ICI'; click on the 'ICI' option.

The initial screen prompts you to complete the contract counts (i.e., number of employees), total premium, and employee-paid portions categorized by regular and supplemental ICI. Total and employee-paid premiums will be zero.

Employers who have not registered for online reporting for ICI must complete the *Online Network for Employers Security Agreement* (ET-8928) and check the box entitled 'ICI Premium Payment'. The *Security Agreement* and instructions can be found on ETF's Internet site at:

<http://etf.wi.gov/publications/et8928.pdf>.

**Note:** It is critical that employers retain the information sent by ETF confirming access to the Online Network for Employers (ONE). The confirmation includes a PIN, which must be presented when contacting ETF with access questions.

## **Contact**

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