



# Employer *Bulletin*

Employer Communication Center 608-266-3285 Toll free: 1-877-533-5020 etf.wi.gov

## Income Continuation Insurance Premium Holiday 2018

The Group Insurance Board has extended the Income Continuation Insurance (ICI) premium holiday for 2018, based on the strong financial position of the local 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" on the next page.

ICI	Completion Date	Effective Date	Report Date
Annual Premium Update	March	April 1	April report due April 24, 2018
Annual Supplemental ICI Enrollment period - Use <a href="#">ICI Application (ET-2366)</a>	Application received by March 1	April 1	April report due April 24, 2018

## Supplemental ICI Open Enrollment Period Ends March 1, 2018

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 2018 enrollment period is effective April 1, 2018.

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 60 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. Their supplemental coverage will be effective the first day of the month that first occurs during their 60-day enrollment period, but no earlier than April 1, 2018.

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

- Employees who currently have standard ICI coverage and whose annual earnings exceeded \$64,000 in 2017.

### **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 [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 March 1, 2018.

**Employers will:**

1. Validate that the employee is eligible for supplemental ICI coverage.
2. Complete the employer section of the application.
3. Make two 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 2018 coverage, it will still be necessary to submit the Monthly Premium Report to report covered individuals. This report can be completed online through [myETF Benefits \(instructions available on the ONE site\)](#).

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 for "ICI Premium Payment."

**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.

**ICI Enrollment Application Reminder**

This is a reminder to all employers that a new enrollment is not always needed upon return from Leave of Absence (LOA).

**ICI Eligibility For Previously Eligible But Uninsured Returning Employees**

Situation	ICI Eligible?	Application Needed?
Employee goes on a leave of absence (LOA) and returns to covered employment with the same employer.	No. (Employee must apply through evidence of insurability (EOI) if they want coverage.)	N/A

**ICI Eligibility For Previously Insured Returning Employees**

Situation	ICI Eligible?	Application Needed?
Employee goes on a leave of absence (LOA), allows coverage to lapse and returns to covered employment with the same employer.	Yes.	Yes. Employee must submit ICI enrollment application within 30 days of return to work.

**ICI Eligibility For Previously Insured Returning Employees Currently on a Premium Waiver**

Situation	ICI Eligible?	Application Needed?
Employee is on a leave of absence (LOA), and premiums for ICI have been waived while the employee is receiving ICI benefits. The employee then returns to covered employment with the same employer.	Yes.	No. An enrollment application is not needed when the employee returns from the LOA because the premiums for ICI coverage were waived. Coverage has not lapsed in this instance.

For more information, see the [The Wisconsin Public Employers Income Continuation Insurance Administration Manual \(ET-1145\)](#) chapters on eligibility criteria (relating to returning employee eligibility and leave of absence) and claim processing (regarding the ICI premium waiver).

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 locally. We will try to find another way to get the information to you in a usable form.

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