



EMPLOYER BULLETIN

Employer Communication Center
(608) 264-7900, toll free 1-888-681-3952

Vol. 23, State I
December 8, 2006

- **Annual Employee Income Continuation Insurance (ICI) Premium Update**
- **2007 ICI Deferred Enrollment Period**
- **2007 Supplemental ICI Enrollment**
- **2007 ICI Premium Rates**
- **Reminder to Adjust Premiums (Excluding Annual Adjustments)**

ICI	Completion Date	Effective Date	Report Date
Annual Premium Update	January	February 1	February report due March 20, 2007
Deferred Enrollment with <i>ICI Application</i> (ET-2307)	Application received by January 30	April 1	April report due May 21, 2007
Supplemental ICI Enrollment during deferred enrollment period—Use <i>ICI Application</i> (ET-2307)	Application received by January 30	April 1	April report due May 21, 2007

Annual Premium Updates for Employees Currently Enrolled in the Income Continuation Insurance Program

Please remember to complete the annual Income Continuation Insurance (ICI) premium updates in January for an effective date of February 1, 2007. The new premium rates are based on your insured employees' 2006 average monthly earnings, as reported to the Wisconsin Retirement System (WRS), and their accumulated sick leave (selected elimination period for UW Faculty). Remember: An employee's average monthly earnings are now defined as the total 2006 WRS earnings rounded to the next higher thousand and divided by 12.

Premium categories are based on the employee's accumulated sick leave hours credited as of the last complete payroll period in the previous calendar year. Monthly salary is based on the total 2006 WRS earnings rounded to the next higher thousand and divided by 12. For newly-hired employees or those with a break in service of more than three consecutive months:

- 1) Estimate the earnings to be received during the next 12 months. For a full-time employee, take the base hourly rate (including any permanent salary adjustments) x 2080 hours;
- 2) Round to the next higher thousand;
- 3) Divide by 12 to determine the monthly basis for earnings and premiums.

These estimated monthly earnings are used as a basis for coverage until, at the time of the annual adjustment, a full calendar year of WRS reportable earnings is available. For example:

- Employee starts WRS employment on July 2006 – use estimated salary
- January 2007 Annual Adjustment – continue to use estimated salary
- January 2008 Annual Adjustment – use previous calendar year WRS reportable earnings

Premiums should be deducted from the employee's paycheck during the 4A payroll (January 21 – February 3). Remittance reports are due at the Department of Employee Trust Funds on or by Tuesday, March 20, 2007.

ICI Deferred Enrollment Period Concludes January 30, 2007

The ICI Program's deferred enrollment period ends January 30, 2007. The deferred enrollment provision gives eligible employees the opportunity to enroll for ICI coverage based on accumulated sick leave without furnishing proof of insurability. Deferred enrollment is permitted if the following conditions apply:

- It is the first time an employee becomes eligible for an increase in state contribution toward premium under premium category 3, 4, or 5. In addition, all ICI eligible employees have an enrollment opportunity at the end of any calendar year in which their accumulated sick leave exceeds 130 days.
- The employee accrued 80 hours of sick leave in the previous calendar year, qualifying them for premium category 3. Premium category 3 is also available to part-time employees on a prorated basis. For example, those employees on a half-time basis only have to accumulate 40 hours (5 days) of sick leave in the prior year instead of 80 hours (10 days) required for full-time employees. This prorating applies only to category 3.

According to section 2.10 (1) of the ICI Plan, for most employees premium determinations and

eligibility are predicated on the accrual or total accumulation of sick leave recorded and credited to the last complete pay period for the previous calendar year. The last complete pay period for calendar year 2006 is 1B (December 10, 2006 through December 23, 2006).

Premiums are based on WRS reported earnings from the previous calendar year, rounded to the next higher thousand and divided by twelve. For breaks in service of more than three consecutive months, you must estimate the earnings to be received during the next 12 months, round to the next higher thousand and divide by 12 to determine the monthly basis for earnings and premiums.

Employees interested in these enrollment opportunities must complete the *Income Continuation Insurance Application* (ET-2307) and return the application to the employer by close of business on January 30, 2007. Coverage for those who enroll during this period is effective April 1, 2007. Premiums should be deducted from the employee's paycheck during the 9A payroll (April 1 - April 14) and remittance reports are due at ETF on or before Monday, May 21, 2007.

Supplemental ICI Open Enrollment Period Concludes January 30, 2007

The 2007 enrollment period for supplemental ICI coverage runs concurrently with the annual deferred enrollment period, which concludes on January 30. Supplemental ICI provides coverage based on annual earnings between \$64,000 and \$120,000. Supplemental coverage elected during the 2007 enrollment period is effective April 1, 2007.

Supplemental ICI Provisions

The ICI program covers 75% of an individual's annual earnings up to \$64,000. Supplemental ICI coverage allows for coverage up to annual earnings of \$120,000. The employee pays the entire premium for coverage beyond the \$64,000 threshold. Individuals with annual earnings greater than \$120,000 who enroll in supplemental ICI coverage are limited to a benefit based on earnings of \$120,000. 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.

Supplemental ICI Enrollment

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 ICI application. Eligible employees on leaves 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 deferred enrollment period?

Employees applying for ICI coverage during annual deferred enrollment with annual earnings exceeding \$64,000 may apply for supplemental ICI at the same time they apply for ICI coverage. Employees with ICI coverage and earnings exceeding \$64,000 who failed to enroll during the initial open enrollment period in 2005, or when they first enrolled in ICI, may enroll in supplemental ICI. Employees whose annual earnings first exceeded \$64,000 in the prior year may enroll in supplemental ICI.

Who pays the premium?

The employee pays 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 wishing to enroll in supplemental ICI coverage must complete the "Employee" section of the ICI application indicating the election of supplemental ICI coverage. The application must be returned to the employer by close of business on January 30, 2007.

Employers will:

- 1) Validate that the employee is eligible for supplemental ICI coverage.
- 2) Complete the 'Employer' section of the application and forward the top copy of the application to ETF. Each application will be audited and problem applications reviewed with the employer or returned.
- 3) Retain the Employer Copy for verification purposes.
- 4) Give the Employee Copy to the employee.

2007 ICI Premium Rates

ICI premium rates for monthly salaries between \$4,000 and \$5,333.33 will increase effective February 1, 2007. Other premium rates remain at the 2006 levels. Attached are premium rate charts for:

- State Employees and UW Faculty Monthly Premium Rates and Minimum Employer Contribution
- State Employees and UW Faculty Supplemental Coverage Premium Rates

Reminder to Adjust Premiums (Excluding Annual Adjustments)

Effective February 1, 2007 employers must now adjust premiums when an employee's salary is permanently adjusted (excluding Union and Non-Representative annual adjustments). Salary adjustments would include, but are not limited to, an employee going from a full-time job to a part-time job, part-time to full-time, promotion, demotion, and reclassification. In these situations, projected earnings for the current year, rounded

TABLE I
Gross Monthly Premiums

				PREMIUM CATEGORY									
Biweekly Salary		Monthly Salary		All Except UW Faculty						UW Faculty Only			
				1	2	3	4	5	6	7	8	9	10
										*(30	*(90	*(125	*(180
										Days)	Days)	Days)	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

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)
1,471.72-	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
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									