



# Employer *Bulletin*

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

## State Group Life Insurance Premium Rates for 2008

The Group Insurance Board recently approved the Wisconsin Public Employer (WPE) Group Life Insurance premium rates for State employees for 2008. Claims experience for the Basic and Supplemental levels of coverage has remained relatively favorable. However, the life insurance claims experience for Additional coverage has been quite high since 2003. As a result, the Board approved a recommendation to increase the rates for Additional coverage at all age brackets by an average of 12%. The rates for the Over-Age-70 Additional Insurance will remain the same.

Life insurance premium rates in effect through 2008 for State employees are:

Monthly Premium Rate per \$1,000 of Insurance			
Basic & Supplemental Insurance		Additional Insurance	
<u>Age</u>	<u>Rate per \$1,000</u>	<u>Age</u>	<u>Rate per \$1,000</u>
Under 30	\$.05	Under 30	\$.07
30-34	.05	30-34	.08
35-39	.05	35-39	.08
40-44	.07	40-44	.10
45-49	.11	45-49	.17
50-54	.18	50-54	.27
55-59	.28	55-59	.42
60-64	.38	60-64	.57
65-69	.50	65-69	.75

Over-Age-70 Additional Insurance			
<u>Age</u>	<u>Rate per \$1,000</u>	<u>Age</u>	<u>Rate per \$1,000</u>
70	\$1.00	80	\$3.10
71	\$1.15	81	\$3.40
72	\$1.25	82	\$3.70
73	\$1.45	83	\$4.10
74	\$1.60	84	\$4.50
75	\$1.80	85	\$4.90
76	\$1.95	86	\$5.30
77	\$2.15	87	\$5.70
78	\$2.45	88	\$6.35
79	\$2.75	89	\$7.00

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**Spouse & Dependent Coverage:**

\$2.00 per unit of coverage.

**State Employer Premium Contribution Rates:**

The State contribution rate will continue to be 63% of the employee contributions for Basic insurance and 35% of the employee premium contributions for Supplemental Insurance coverage.

## WPE Group Life Insurance Form Revisions

The *Evidence of Insurability Application* (ET-2305) and the *Notice of Death for Spouse or Dependent Child* (ET-6303) forms have been revised. In addition to minor language changes, both have a change in the address when submitting for processing. Each form must now be submitted directly to Minnesota Life Insurance Company (MLIC), rather than to the Department of Employee Trust Funds. MLIC is the third party administrator responsible for evidence of insurability underwriting as well as the processing of death claims. Submitting the forms directly to MLIC will facilitate processing time.

Both of these forms, as well as other life insurance forms, are available on ETF's Internet site in the 'Publications' menu on the left side of the home page. Select "Insurance" to view the revised forms.

You may download the forms directly from the site or you may request a supply by using one of the following methods:

- Use the online order form through ETF's Internet site at <http://etf.wi.gov>. Please enter all requested information, especially your Employer Identification Number (EIN).
- Contact ETF's Supply and Mail Services at (608) 266-3302.

**Note:** Discard any *Evidence of Insurability Applications* (ET-2305) with a revision date prior to 09/2007 and *Notice of Death for Spouse or Dependent Child* (ET-6303) forms with a revision date prior to 6/2006.

Contact the Employer Communication Center toll free at (888) 681-3952 or locally at (608) 264-7900 with questions.

## Employee Reimbursement Accounts Open Enrollment

The Employee Reimbursement Accounts (ERA) program's open enrollment period for the 2008 plan year is October 8 through November 16, 2007.

Employees may enroll in the ERA program for plan year 2008 either by telephone (IVR) system at 1-800-847-8253, or on the Internet ([www.myFBMC.com](http://www.myFBMC.com) or <http://etf.wi.gov>). Employees without Internet access or who do not wish to use the Internet or telephone for enrollment may submit paper forms.

This year, agencies will receive a supply of the *ERA Summary Guide* to distribute to employees. This eight-page summary outlines the highlights of the program and provides enrollment information.

Booklets with detailed information will not be provided for distribution as in the past. Instead, the full *ERA Benefits Guide* that has detailed information about the program will be available on the ETF and the FBMC Internet sites. Also, during the open enrollment period, employees may request a print version of the detailed *ERA Benefits Guide* by calling 1-866-440-7149 or requesting it by sending an e-mail to [ERABenefitsGuide@fbmc-benefits.com](mailto:ERABenefitsGuide@fbmc-benefits.com).

A supply of ERA enrollment forms to be used for new employees during the plan year will be distributed to agencies with the *ERA Summary Guide*. Employees may also obtain enrollment forms by calling the toll free ERA Enrollment Help Line or the toll-free the Fringe Benefits Management Company (FBMC) Customer Service line listed at the end of this bulletin. Enrollment forms from last year may continue to be used until your supply is depleted.

**Note:** New employees must use a paper enrollment form to enroll for the 2008 plan

year if they wish to enroll before they are on the FBMC enrollment system. Eligibility files are sent to FBMC following every payroll, so a new employee enrolling for plan year 2008 must be on at least one payroll to appear on FBMC's system. Employees who use a paper form for open enrollment should mail or fax the form directly to the Tallahassee office, postmarked by the November 16 deadline.

Employees newly hired in late 2007 who wish to enroll for a 2007 ERA account for the remainder of the year must use a paper enrollment form and clearly indicate that the enrollment is for the 2007 plan year. These forms should be returned to the payroll office and be processed immediately for payroll deduction, following the same procedure used for new hire enrollment forms received during the plan year.

Employees with enrollment questions **during the open enrollment period** may call the toll free local help line at 1-866-442-9179. This line will be available only during the open enrollment period. Please do not refer employees with enrollment questions to the local FBMC office phone number. Employees may also call FBMC Customer Service at 1-800-342-8017, from 6:00 a.m. to 9:00 p.m., Monday through Friday, for enrollment assistance. Contact Bill Aye at (608) 829-0435 if your agency does not receive enrollment booklets by October 1, or if you need more booklets or enrollment forms.

## ERA Election Changes and Late Enrollments

Employees can change 2008 ERA elections at any time during the open enrollment period by using the IVR or Internet systems through November 16, 2007. After November 16, all requests to enroll or change ERA enrollment elections must be in writing, as follows:

- Employee writes a letter of appeal, explaining the need for an enrollment change or why they were unable to enroll during the enrollment period.
- Employee includes a completed enrollment form (provided by employer) for the 2008 Plan Year.

- Employee faxes or mails the appeal request (letter and enrollment form) to the FBMC Wisconsin Appeals Committee, Attention: Gina Robertson at the address at the end of this bulletin.

FBMC will review the appeals and notify employees of the appeal decision. Payroll offices are also notified of approved enrollments. Employees may have double payroll deductions at the beginning of the plan year for enrollment requests approved after the payroll cutoff date for the first January check.

## 2008 ERA Program Administrative Fees

The administrative fee for the ERA Program will decrease from \$.60 to \$.50 per state health insurance contract per month for plan year 2008. Agencies should report the total fee (number of contracts x \$0.50) via the *State Health Insurance Summary* (ET-1608) form. This change is effective with the health summary report due on December 20, 2007 for January 2008 coverage. The decrease is the result of a strong ERA program fund balance that will help offset the program's administrative expenses.

State agencies remain responsible for ERA administrative costs even when an agency has no employees enrolled in the medical expense or dependent care reimbursement portions of the ERA program. For most State agencies, employer FICA savings due to pre-tax funding of premiums, which remain in agency fringe benefit lines, more than offset ERA fees.

Questions about reporting and transmitting the fee with the *State Health Insurance Summary* (ET-1608) form should be directed to Ron Diehl, Division of Trust Finance & Employer Services at (608) 266-2737 or [ron.diehl@etf.state.wi.us](mailto:ron.diehl@etf.state.wi.us).

For more information about the fee structure or ERA program administration, contact Marcia Blumer at (608) 266-2640 or e-mail: [marcia.blumer@etf.state.wi.us](mailto:marcia.blumer@etf.state.wi.us).

## Fringe Benefits Management Company Contact Information

Fringe Benefits Management Company, P.O.  
Box 1878, Tallahassee, FL 32302-1800

FBMC Enrollment Appeals: Gina Robertson;  
FAX (850) 425-6220;  
[grobertson@fbmc-benefits.com](mailto:grobertson@fbmc-benefits.com)

FBMC Customer Service: 1-800-342-8017, from  
6:00 a.m. to 9:00 p.m. Monday through Friday

FBMC Internet site: [www.myFBMC.com](http://www.myFBMC.com)

FBMC Madison Office:

Bill Aye  
7818 Big Sky Drive, Suite 210A  
Madison, WI 53719  
(608) 829-0435; [baye@fbmc-benefits.com](mailto:baye@fbmc-benefits.com)  
FAX: (608) 829-0008

ERA Enrollment Help Line: 1-866-442-9179.  
(Staffed by Madison office; available only  
during the open enrollment period.)

To request copies of the detailed *ERA Benefits  
Guide* during open enrollment: 1-866-440-7149  
or [ERABenefitsGuide@fbmc-benefits.com](mailto:ERABenefitsGuide@fbmc-benefits.com)

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 Trust Finance and Employer Services (DTFES). Call John Vincent, DTFES administrator, at (608) 261-7942. 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>*

Wisconsin Department of Employee Trust Funds, P.O. Box 7931, Madison, WI  
53707-7931; <http://etf.wi.gov>.