



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 2009

The Group Insurance Board recently approved the Wisconsin Public Employer (WPE) Group Life Insurance premium rates for State employees. Claims experience has remained favorable, resulting in no premium changes for 2009.

Life insurance premium rates in effect through 2009 for State employees are:

Monthly Premium Rate per \$1,000 of Insurance

Basic & Supplemental Insurance		Additional Insurance	
Age	Rate per \$1,000	Age	Rate per \$1,000
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			
Age	Rate per \$1,000	Age	Rate per \$1,000
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 remains at 63% of the employee contributions for Basic coverage and 35% of the employee premium contributions for Supplemental coverage.

Employee Reimbursement Accounts Open Enrollment

The Employee Reimbursement Accounts (ERA) program's open enrollment period for the 2009 plan year is October 6 through November 14, 2008.

Employees may enroll in the ERA program for plan year 2009 either by telephone (IVR) system at (800) 847-8253, or over the Internet (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.

Agencies will receive a supply of the *ERA Summary Guide* for distribution to employees. The eight-page *ERA Summary Guide* outlines the program's highlights and provides enrollment information.

The full *ERA Benefits Guide*, with more detailed information about the program, will be available on both the ETF and FBMC Internet sites. Also, during the open enrollment period, employees may request a print version of the detailed *ERA Benefits Guide* by calling (866) 440-7149 or requesting it via e-mail to ERABenefitsGuide@fbmc-benefits.com.

A supply of ERA enrollment forms 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 FBMC Customer Service line listed at the end of this bulletin. Enrollment forms are also available on the ETF Internet site.

Note: New employees must use a paper enrollment form to enroll for the 2009 plan year if they wish to enroll before they are on the Fringe Benefits Management Company (FBMC) enrollment system. Eligibility files are sent to FBMC following every payroll, so a new employee enrolling for plan year 2009 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 14 deadline.

Employees newly hired in late 2008 who wish to enroll for a 2008 ERA account for the remainder of the year must use a paper enrollment form and clearly indicate that the enrollment is for the 2008 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 (888) 966-5577. 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 (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 may change their 2009 ERA elections at any time during the open enrollment period by using the IVR or Internet systems through November 14, 2008. After November 14, to enroll or change ERA enrollment elections the employee must:

1. Write a letter of appeal explaining the need for an enrollment change or why they were unable to enroll during the enrollment period.
2. Include a completed enrollment form (provided by employer) for the 2009 Plan Year.
3. Fax or mail the appeal request (letter and enrollment form) to the FBMC Wisconsin Appeals Committee; Attention: Gina Robertson at the address provided 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.

2009 ERA Program Administrative Fees

The administrative fee for the ERA Program will remain at fifty cents per State health insurance contract per month for plan year 2009. Agencies should report the total fee (number of contracts x .50) via the *State Health Insurance Summary* (ET-1608) form.

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 e-mail: 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.

Online Video: Employee Reimbursement Accounts Program

ETF's now offers an online video on the ERA program. The program provides details about eligible medical and dependent care expenses; advantages of paying premiums for other benefits (life and health insurance) on a pre-tax basis; and enrollment and reimbursement procedures. Find the video, *Employee Reimbursements Program* in our video library at <http://etf.wi.gov/webcasts.htm>.

Fringe Benefits Management Company Contact Information

- Fringe Benefits Management Company
PO Box 1878
Tallahassee, FL 32302-1800

- FBMC Enrollment Appeals:
Gina Robertson
Fax: (850) 425-6220
E-mail: grobertson@fbmc-benefits.com
- FBMC Customer Service:
(800) 342-8017
Monday - Friday from 6:00 a.m. - 9:00 p.m.
- FBMC Internet site:
www.myFBMC.com
- FBMC Madison Office:
Bill Aye
7818 Big Sky Drive, Suite 210A
Madison, WI 53719
(608) 829-0435
Fax: (608) 829-0008
E-mail: baye@fbmc-benefits.com
- ERA Enrollment Help Line:
(888) 966-5577 (staffed by Madison office; available only during the open enrollment period.)

To request copies of the detailed *ERA Benefits Guide* during open enrollment: (866) 440-7149 or 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>

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