



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 2013

The Group Insurance Board recently approved the Wisconsin Public Employer (WPE) Group Life Insurance premium rates for state employees. Claims experience has been stable, resulting in no change to employee premium rates.

The premium rates for Spouse & Dependent coverage, and Additional Age 70 and Older coverage will also remain unchanged.

Basic and Supplemental		Additional
Age	2013 Rate per \$1,000	2013 Rate per \$1,000
< 30	\$.04	\$.06
30 - 34	\$.04	\$.06
35 - 39	\$.04	\$.06
40 - 44	\$.06	\$.09
45 - 49	\$.10	\$.15
50 - 54	\$.16	\$.24
55 - 59	\$.22	\$.33
60 - 64	\$.30	\$.45
65 - 69	\$.39	\$.59

Additional Age 70 and Older			
70	\$1.00	74	\$1.60
71	\$1.15	75	\$1.80
72	\$1.25	76	\$1.95
73	\$1.45	77 +	\$2.06

Spouse & Dependent Coverage: \$2.50 per unit of coverage

Employer Contribution: The state employer contribution for Basic coverage is an amount equal to 65.25% of the employee-paid premium and the contribution for Supplemental coverage is 37.25% of the employee premium.

Employee Reimbursement Accounts Open Enrollment

The Employee Reimbursement Accounts (ERA) program's open enrollment period for the 2013 plan year is October 8 through November 2, 2012.

Employees may enroll in the ERA program for plan year 2013 by logging onto www.wageworks.com. Employees without Internet access may call WageWorks Customer Service at 1-855-428-0446 to enroll. Employees may also mail or fax a paper form directly to the WageWorks Tallahassee office. Contact information can be found at the end of this bulletin.

The 2013 ERA benefits booklet will be distributed via e-mail link to most state employers. We have ordered a limited number of paper copies of the ERA booklet for distribution to employees who do not have Internet access and for use during the plan year. Also, during the open enrollment period, employees may request a print version of the ERA benefits booklet via e-mail to: ERABenefitsGuide@wageworks.com.

A supply of ERA enrollment forms used for new employees during the plan year will be distributed to agencies in late September, along with the ERA benefits booklets and posters. Please discard any old enrollment forms that you have on hand. Enrollment forms are also available on the ETF Internet site in the "Employer Forms" menu. Contact Ling Chong at (262) 292-2136 if your agency needs more print booklets or enrollment forms.

Note: New employees must use a paper enrollment form to enroll for the 2013 plan year if they wish to enroll before they are on the WageWorks system. Eligibility files are sent to WageWorks following every payroll, so a new employee must be on at least one payroll to appear on WageWorks' system. Employees who use a paper form for open enrollment should mail or fax the form directly to the Tallahassee address found on the form and postmarked by the November 2 deadline.

Employees newly hired in late 2012 who wish to enroll for a 2012 ERA account for the remainder of the year must use a paper enrollment form and clearly indicate that the enrollment is for the 2012 plan year. Employees should return these forms to the payroll office. Process the enrollment as a new hire and FAX the form to WageWorks at 1-866-672-4780.

Election change or cancellation: Employees may change their 2013 ERA elections at any time during the open enrollment period by using the WageWorks enrollment site. An employee who wishes to change or cancel an election after November 2 may notify WageWorks of the desired change by using the confirmation notice that was printed out at the time they enrolled to write in the desired change. If the confirmation notice has been misplaced, the employee may complete a paper enrollment form with the desired election amount(s) and should indicate that the form is a "supersede". The corrected confirmation notice or enrollment form should be mailed or faxed to the WageWorks Mequon office.

Late Enrollment Request: If an employee has a late enrollment request, the employee must write a letter of appeal explaining why they were unable to enroll during the enrollment period and complete a paper enrollment form for the 2013 Plan Year. Fax or mail the appeal request (letter and enrollment form) to the WageWorks Wisconsin Appeals Committee at the Mequon office. WageWorks will review the appeal and notify the employee of the appeal decision. Payroll offices will also be notified of approved enrollments.

2013 ERA Program Administrative Fees

Due to a steady decrease in the ERA program reserves over the last few years, the administrative fee for the ERA Program will increase to 60 cents per State health insurance contract per month for plan year 2013, effective with the January, 2013 benefit month. The ERA administrative fee is now calculated for employers on the Health Insurance Invoice System by taking the number of contracts in force and multiplying it by the monthly administrative fee. This amount appears on the invoice on a separate line.

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 should be directed to Rolanda Franklin, Office of Budget and Trust Finance at (608) 266-0781 or e-mail: rolanda.franklin@etf.wi.gov. For more information about the fee structure or ERA program administration, contact Marcia Blumer at (608) 266-2640 or e-mail: marcia.blumer@etf.wi.gov.

WageWorks Contact Information

- **WageWorks Customer Service**

1-855-428-0446

Monday - Friday from 7:00 a.m. - 7:00 p.m.

- **WageWorks Internet site**

www.wageworks.com

- **Late Enrollment/Late Change Requests**

WageWork Claims Appeals

10375 Baldev Ct.

Mequon, WI 53092

Fax: (866) 672-1662 (Attention: Wisconsin Client Service Specialist)

- **WageWorks Wisconsin Office**

Ling Chong

10375 Baldev Ct.

Mequon, WI 53092

(262) 292-2136

Fax: (866) 672-1662

E-mail: ling.chong@wageworks.com

- **WageWorks Enrollment (paper forms)**

P. O. Box 1840

Tallahassee, FL 32302-1840

Fax: (866) 672-4780

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.

This *Employer Bulletin* is published by the Wisconsin Department of Employee Trust Funds. Questions should be directed to contact persons listed in the *Bulletin*. 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