



# Employer *Bulletin*

Employer Communication Center (608) 266-3285 Toll free: 1-877-533-5020 <http://etf.wi.gov>

## State Group Life Insurance Premium Rates for 2014

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 for 2014.

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

Basic and Supplemental		Additional
Age	2014 Rate per \$1,000	2014 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 and 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.

## New Life Insurance Conversion Form

If an insured loses coverage under the WPE Program, he or she may be eligible to convert to a whole life policy without evidence of insurability under certain conditions. Additional information can be found at: [http://etf.wi.gov/members/benefits\\_life\\_ins.htm#c](http://etf.wi.gov/members/benefits_life_ins.htm#c)

Minnesota Life Insurance Company (MLIC) has a new conversion product effective October 1, 2013. Employers should immediately start using the new conversion application, which is available on the ETF website at: <http://etf.wi.gov/publications/et2306.pdf>. Any old forms that are received will be rejected. Conversion applications are administered by the Individual Division of MLIC. They will issue policies and administer premium billing and collection for those conversions that are approved.

## REMINDER: Employee Reimbursement Accounts Open Enrollment

The Employee Reimbursement Accounts (ERA) program's open enrollment period for the 2014 plan year is October 7 through November 1, 2013.

Employees may enroll in the ERA program for plan year 2014 by logging onto [www.wageworks.com](http://www.wageworks.com). Employees without Internet access may call WageWorks Customer Service at 1-855-428-0446 to enroll. Contact information can be found at the end of this bulletin.

The 2014 ERA Reference Guide will on the ETF website at: [http://etf.wi.gov/publications/era\\_2014\\_booklet.pdf](http://etf.wi.gov/publications/era_2014_booklet.pdf). 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](mailto:ERABenefitsGuide@wageworks.com).

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 Ashley Stoll at 1-262-292-2136 or [Wisconsin@wageworks.com](mailto:Wisconsin@wageworks.com) if your agency needs more print booklets or enrollment forms.

**Note:** New employees must use a paper enrollment form to enroll for the 2014 plan year if they wish to enroll before they are on the WageWorks system.

In order for a new employee to appear as eligible for enrollment in WageWork's system, the employee's record must be provided on the Eligibility File provided to WageWorks. Employees who cannot locate their eligibility record should contact their Agency Administrator for assistance.

Eligibility files are sent to WageWorks following every payroll, so a new employee must be on at least one payroll to appear on WageWork's 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 1 deadline.

Employees newly hired in late 2013 who wish to enroll for a 2013 ERA account for the remainder of the year must use a paper enrollment form and clearly indicate that the enrollment is for the 2013 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 2014 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 1 may notify WageWorks of the desired change by noting the change on the Confirmation Notice, printed at the time they enrolled, or by completing a paper enrollment form with the desired election amount(s). Either should be labeled as "supersede" and faxed to the WageWorks Wisconsin office as soon as possible, but no later than December 31, 2013.

**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 2014 Plan Year. Fax or mail the appeal request (letter and enrollment form) to the WageWorks Wisconsin Appeals Committee at the Mequon office, contact information listed below. WageWorks will review the appeal and notify the employee of the appeal decision. Payroll offices will also be notified of approved enrollments.

## 2014 ERA Program Administrative Fees and Employee Contributions

The Employee Reimbursement Accounts employer administrative fee will be \$0.80 per health insurance contract per month effective with January 2014 premiums. The increase is due to rising program costs and increased participation in the program.

State agencies remain responsible for ERA administrative costs, even when an agency has no employees enrolled in the medical expense or dependent day 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.

Employers, please be aware there is a new form for remitting contributions, the *ERA/Commuter Benefit Remittance Report* (ET-1516 REV 06/2013). When you have adjustments to report, please make sure that you are reporting them on this form and forwarding it to WageWorks as noted in the form instructions.

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](mailto:rolanda.franklin@etf.wi.gov). For more information about the fee structure or ERA program administration, contact Tara Pray at 608-266-2640 or e-mail: [tara.pray@etf.wi.gov](mailto:tara.pray@etf.wi.gov).

## REMINDER: ERA Special Election Period

State of Wisconsin employees in existing same-sex marriages will have 30 days, beginning Monday, October 14, 2013 through Wednesday, November 13, 2013, to enroll in or make changes to their 2013 ERA account. Any changes made to the account must be consistent with a marriage life event. In this case, newly eligible spouses and/or children may result in an increased, but not a decreased, election. Employees wishing to enroll or increase their 2013 election for this reason should complete and submit an Enrollment Form or Change in Status Form to WageWorks.

Enrollment Form: [http://etf.wi.gov/publications/13era\\_form.pdf](http://etf.wi.gov/publications/13era_form.pdf)

Change in Status Form: [http://etf.wi.gov/publications/era\\_status\\_chg.pdf](http://etf.wi.gov/publications/era_status_chg.pdf)

## 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](http://www.wageworks.com)
- **Late Enrollment/Late Change Requests**  
WageWork Claims Appeals  
10375 Baldev Ct.  
Mequon, WI 53092  
Fax: 1-866-672-1662 (Attention: Wisconsin Client Service Specialist)
- **WageWorks Wisconsin Office**

Ashley Stoll  
10375 Baldev Ct.  
Mequon, WI 53092  
262-292-2136  
Fax: 1-866-672-1662  
E-mail: [Wisconsin@wageworks.com](mailto:Wisconsin@wageworks.com)

- **WageWorks Enrollment** (paper forms)

P. O. Box 1840  
Tallahassee, FL 32302-1840  
Fax: 1-866-672-4780

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 Employer Communications Center toll free at 877-533-5020 or local at 608-266-3285. 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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