



# Employer *Bulletin*

Employer Communication Center 608-266-3285

Toll free: 1-877-533-5020

etf.wi.gov

## State Group Life Insurance Premium Rates for 2015

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 2015.

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

Basic and Supplemental		Additional
Age	2015 Rate per \$1,000	2015 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. This employer rate is unchanged from 2014.

## **Reminder: New Federal ERA (FSA) Limits and Extended Open Enrollment**

ETF has just received notification that the federal annual limits for the 2015 Employee Reimbursement Account (to be called a Flexible Spending Account (FSA) in 2015) has increased to \$2,550, an increase of \$50.

In order to provide our members with additional flexibility due to the increased federal limit and the transition to a new vendor for Employee Reimbursement Accounts (FSA) and Commuter Benefits (Parking/Transit), ETF is extending the open enrollment for TASC-administered plans to November 7, 2014. TASC will close online enrollment at midnight on November 7, 2014. Open enrollment in these TASC-administered plans will be extended through November 7, 2014:

- Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Day Care Account
- Transportation Account
- Parking Account
- Health Savings Account

The ETF TASC enrollment line (1-800-745-9202) will also continue to be available for those wishing to enroll over the phone through November 7, 2014.

**NOTE: Open Enrollment is only extended for the TASC-administered plans listed above.**

Employees may enroll in the ERA/FSA, Parking/Transit and Health Savings Account programs for plan year 2015 by logging onto [www1.tasconline.com/enrollment/index.php](http://www1.tasconline.com/enrollment/index.php)

Employees without Internet access may call TASC Customer Service at 1-800-745-9202 to enroll. Employees will need an enrollment code that is specific to their employer; payroll offices should provide this code to employees. Contact information can be found at the end of this bulletin.

Employees who use a paper form for open enrollment should mail or fax the form to their payroll or benefits office so their information can be entered into the payroll system, which in turn will be sent to TASC.

Please discard any WageWorks enrollment forms that you have on hand. Enrollment forms are available through your payroll processing center.

**Note:** New employees must use a paper enrollment form to enroll for the 2015 plan year.

Employees newly hired in late 2014 who wish to enroll for a 2014 ERA account for the remainder of the year must use a paper enrollment form and clearly indicate that the enrollment is for the 2014 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 2015 ERA/FSA elections at any time during the open enrollment period by either communicating the change or cancellation to their payroll or benefits office or by logging back into their TASC account. Employees will then repeat the process to change any elections. *Please note:* If employees go back into the TASC system to make changes during the open enrollment period, they will need to enroll in all desired plans again. An employee who wishes to change or cancel an election after November 7 must notify his/her payroll and benefits office of the desired change. Employees can also change their elections by completing a paper enrollment form with the desired election amount(s) with the form labeled "supersede" and send to their payroll or benefit office as soon as possible, but no later than December 31, 2014.

**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 2015 plan year. Fax or mail the appeal request (letter and enrollment form) to the TASC Claims/Late Enrollment Appeals office, contact information listed below. TASC will review the appeal and notify the employee of the appeal decision. Payroll offices will also be notified of approved enrollments.

## **2015 ERA/FSA Program Administrative Fees and Employee Contributions**

The Employee Reimbursement Accounts/Flexible Spending Accounts employer administrative fee remains \$0.80 per health insurance contract per month for the 2015 benefit year.

State agencies remain responsible for ERA/FSA administrative costs, even when an agency has no employees enrolled in the medical expense or dependent day care reimbursement portions of the ERA/FSA 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/FSA fees.

Employers, please be aware the *ERA/Commuter Benefit Remittance Report* (ET-1516), is being revised for the 2015 plan year to split Parking and Transit and to add Limited Purpose Flexible Spending Accounts. When you have adjustments to report, please make sure that you are reporting them to ETF on this form and also forwarding it to TASC as noted in the form instructions.

Questions about reporting and transmitting the fee should be directed to Rolanda Franklin, Office of 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/FSA program administration, contact Adam Huffman at 608-266-2640 or e-mail [adam.huffman@etf.wi.gov](mailto:adam.huffman@etf.wi.gov).

## **TASC Contact Information**

- **TASC Customer Service**

ETF Open Enrollment Customer Care: 1-800-745-9202  
Customer Care: 1-800-422-4661  
8:00 a.m. - 5:00 p.m. Monday, Tuesday, Thursday and Friday  
9:00 a.m. - 5:00 p.m. Wednesday

- **TASC Internet site**

[www.tasconline.com](http://www.tasconline.com)

- **Late Enrollment/Late Change Requests**

TASC Claims /Enrollment Appeals  
2302 International Lane  
Madison, WI 53704  
Fax: 1-608-661-9602 (Attention: State of Wisconsin Relationship Manager)

- **TASC Wisconsin Office**

Kymerly Starker  
2302 International Lane  
Madison, WI 53704  
1-800-422-4661 ext. 2459  
[kymerly.starker@tasconline.com](mailto:kymerly.starker@tasconline.com)

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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.

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