How to Become a Participating Employer Under the Wisconsin Retirement System
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General Information

If you are a local public employer in Wisconsin not currently participating in the Wisconsin Retirement System, this brochure includes information to help you understand the WRS. If you decide to join the WRS, please follow the procedures outlined here.

The WRS is administered by the Department of Employee Trust Funds and provides retirement, disability and death benefits, various insurance programs and a deferred compensation program to employees of the state of Wisconsin, school districts and participating local governments. For a description of employee benefits, refer to *Your Benefit Handbook (ET-2119)*, which is included in the materials sent to prospective WRS employers.

*Note:* To be eligible to join the group health insurance program, employers must be enrolled in the WRS and be covered by a Section 218 agreement with the Social Security Administration.

All state agencies, including the University of Wisconsin System, participate in the WRS. Many local units of the Wisconsin government currently participate in the WRS, with new members joining each year. This means that about 90% of public employees in Wisconsin are covered by the WRS.

If you have questions regarding WRS participation, contact the Division of Retirement Services, P.O. Box 7931, Madison, WI 53707-7931, or call the Employer Communication Center toll-free at 1-877-533-5020 or 608-266-3285 (option "1" for employees; option "2" for employers).

Your elected officials and employees are also urged to attend a public meeting on WRS benefits. Statewide presentations are scheduled every spring and fall. Presentation dates and locations are on the ETF website at etf.wi.gov or you may call ETF Monday through Friday, between 7:45 a.m. 4:30 p.m., toll free at 1-877-533-5020 or 608-266-3285.

The WRS is a non-profit public trust. Contributions made to the WRS by participating employers and employees, together with the income from the investment of these contributions, can be used only for the purpose of paying benefits as established by law and for associated administrative costs. The administrative costs are paid from the investment earnings of WRS assets.

The Employee Trust Fund Board sets policy for ETF. The board’s members represent the interests of the employer, employee and general public [Wis. Stat. § 15.16 (1)]. The investment program of the WRS is handled by the State of Wisconsin Investment Board, which is directed and staffed by highly qualified professional investment personnel.

The Wisconsin Legislative Audit Bureau regularly audits the WRS. The actuarial soundness of the WRS is assured by the continuous employment of an independent consulting actuary who advises the Employee Trust Funds Board on all technical operations of the WRS, funding requirements and contribution rates. An actuarial valuation of the operating experience of the WRS based on previously established assumptions is conducted not less than once every three years.

Participation in the WRS is open to any public employer [Wis. Stat. § 40.02 (28)]. Participating public employers include joint police commissions, housing authorities, cooperative education service agencies, joint health departments, sanitary districts, regional planning commissions and library systems.

“Employer” means the state, including each state agency, any county, city, village, town, school district, other governmental unit or instrumentality of two or more units of government now existing or hereafter created within the state, any federated public library system established under Wis. Stat. § 43.19 whose territory lies within a single county with a population of 500,000 or more, a local exposition district created under subchapter II of chapter 229, and a long-term care district created under s. 46.2895, except as provided under Wis. Stat. § 40.51 (7) and 40.61 (3).
Definition of Public Entity
Sometimes there may be difficulty determining public agency status as a political subdivision of the state for purposes of providing coverage under the Social Security program. Wisconsin statutes and the Social Security Administration make this determination.

Provisions of the Wisconsin statutes, such as Chapter 60 for towns and Chapter 66 for cities and villages, must apply in a way that would allow the agency to be determined by ETF and the Social Security Administration as eligible for inclusion in the State Federal Section 218 Agreement.

Some of the factors that help evaluate agency status as a public employer are listed below. Agencies considering joining the WRS are encouraged to submit well before November 15 every year, sufficient documentation of their powers and duties.

1. The entity or entities which created the new entity must have the power to do so under Wisconsin statutes. The new entity must provide documentation to ETF that shows it was created in accordance with applicable provisions of the Wisconsin statutes.

2. The entity must be an independent legal entity. The following powers are characteristic of an independent legal entity:
   a. To levy taxes.
   b. To borrow money and to issue bonds.
   c. To hold and to convey real and personal property.
   d. To sue and to be sued in its own name.
   e. To enter into contracts.
   f. To hire, to supervise, and to discharge its own employees.

3. The entity must perform a governmental function. Examples of governmental functions are police and fire protection, education, sanitation and flood control.

Employers with Mandatory Participation
Participation in the WRS is optional for most public employers, but the following public employers must participate. Every county (except Milwaukee), for all eligible personnel. Villages and cities as follows:

1. Villages with a population of 5,000 or more must continue to cover present and future police officers if the village was mandated to include them in the WRS prior to March 31, 1978, (Wis. Stat. § 61.65 (6) 1975, repealed by Wis. Stat. § 40.21 (4), Chapter 96, Laws of 1981).

2. Villages with a population of 5,500 or more must continue to cover present and future police officers and firefighters if the village was mandated to include them in the WRS prior to March 31, 1978, (Wis. Stat. § 61.65 (7) 1975, repealed by Wis. Stat. § 40.21 (4), Chapter 96, Laws of 1981).

3. Second-, third- and fourth-class cities must continue to cover police officers and firefighters (except volunteer firefighters) if the city was mandated to include them in the WRS prior to March 31, 1978, (Wis. Stat. § 62.13 (9) (e), (9a), (10) (f) and (g), 1975, repealed by Wis. Stat. § 40.21 (4), Chapter 96, Laws of 1981).

These employers may also elect to cover their non-protective personnel.
   • All school districts must cover their teaching personnel. They may also elect to cover non-teaching personnel (educational support personnel).

A newly created school district must cover its non-teaching personnel if its territory includes more than one half of the last assessed valuation of a school district which covered its non-teaching personnel under the WRS at the time the new district was created.

Voluntary Participation
Participation in the WRS is voluntary for employers other than those mandated and requires the adoption of a resolution of inclusion by the governing body. Currently, there isn’t a mandatory requirement in Wisconsin statutes for non-state agency employers to cover particular employment categories of employees except for the requirement school districts to cover their eligible teachers. Refer to the Resolution of Inclusion and Certification section for options for joining the WRS.

What is the Governing Body?
The governing body is that entity empowered to act for all subordinate departments, divisions, branches, boards and commissions [Wis. Stat. § 40.02 (36)].

The governing body is the school board in an independent school district, the town board in a town, the village board in a village, the common council in a city, the county board in a county or the board, commission or other governing body having the final authority for any other unit of government or for any agency or instrumentality of two or more units of government.
Action by School Districts
School districts should be especially cautious of the following when formulating a resolution for participation in the WRS.

Use the term “school board” to identify the governing body, rather than the “board of education” because ETF does not recognize the board of education as the governing body.

Identify the school district by giving the complete legal title in both the resolution and certification. The legal title will include the words “school district” and the number of the district, if any.

Effective Date of Participation
Participation in the WRS is effective only on January 1. Due to the processing time required to establish the necessary accounts for each employer, the required resolution and associated documentation must be received at ETF no later than November 15 of the year preceding the January 1 on which participation becomes effective [Wis. Admin. Code ETF 20.017].

Resolution of Inclusion and Certification
The Resolution of Inclusion under the Wisconsin Retirement System (ET-1319) adopted by the governing body should be completed on the blank form that is provided on the ETF website. Include on option 1 or 2 of the resolution 0%, 25%, 50%, 75% or 100% of prior service to be granted if the employer is resolving to participate in the WRS for all of their current employees who meet the WRS eligibility criteria on the effective date. For additional information on prior service credits, refer to the Other Employer Retirement Cost section.

Employers have 3 options when joining the WRS:

Option 1 – Employers must enroll all eligible employees in the WRS as of the effective date.

Option 2 - Employers provide a one-time offer to all current eligible employees to enroll in the WRS. Employees that waive WRS coverage and continue to be employed, will never be offered WRS Coverage again. If the employer enrolls in any of the insurance programs offered by ETF, these employees will not be eligible for these coverages. The Waiver/Election of Participation in the WRS (ET-2300) form, used to make this one-time offer, will be sent to you for your employees to complete.

Option 3 – Employers will enroll online all eligible employees hired on or after the effective date of WRS coverage. Prior service credit is not an option in this case.

All three options allow the employer to exclude employees of a public utility under Wis. Stat. § 196.01 (5) from participation per Wis. Stat. § 40.21 (7)(b).

The employer is required to certify the resolution of inclusion [Wis. Stat. 40.21 (6)]. The certification is official verification of the governing body’s action to participate. The certification must be signed by the agency’s recording officer.

Resolution is Irrevocable
If the official notice of election to be included is received on or before November 15, the effective date of participation of the employer shall be the ensuing January 1. If the notice of election is received after November 15, the effective date shall be the January 1 after the ensuing January 1. The employer may withdraw a notice of election to be included if the employer’s written notice to withdraw is received by ETF before the November 15 deadline of the year before the January effective date. There is no provision in Wisconsin statutes permitting the withdrawal of a WRS resolution of inclusion on or after the November 15 due date. An employer’s WRS resolution is irrevocable after the due date.

Required Forms to be Returned to ETF with the Resolution
The following three additional forms need to be completed and included when you submit your signed Resolution of Inclusion under the Wisconsin Retirement System (ET-1319):

1. Designation of Agent (ET-1313)
2. Online Network for Employers Security Agreement (ET-8928)

These forms can be found on ETF’s website. Please call ETF for assistance in completing these forms.

Employers that report only some employment categories, but not all (protective employment categories for villages and cities or the teacher category for school districts), will only need to submit the resolution to include the rest of their employees.

There is a continuing obligation for any financial liabilities incurred and unpaid even though the status of a public agency may change as a result of dissolution or other actions.
Agent of Participating Employer
The responsibility for transacting business between the public employer and ETF must be entrusted to an individual or individuals appointed by the governing body. It is recommended that the person actually responsible for all matters pertaining to the WRS and other programs administered by ETF be designated as the agent.

Usually the person designated as agent for Social Security is the same position responsible for transacting business for the WRS. The Designation of Agent (ET-1313) form should be submitted to ETF with the Resolution of Inclusion Under WRS (ET-1319) [Wis. Stat. § 40.03 (2) (j)].

Designating an agent does not deprive the governing body of its control in WRS-related matters. The governing body can advise the agent (preferably in writing) of matters for which the agent must consult the governing body before making certification to ETF. The governing body is ultimately responsible for the actions of its designated WRS agent.

An alternate agent should be designated, whenever possible, to perform the duties of the agent whenever the designated agent is unable to perform the required duties.

Send Materials and/or Questions to:
Department of Employee Trust Funds
Division of Retirement Services
P.O. Box 7931
Madison, WI 53707-7931
Phone: 1-877-533-5020 (toll-free) or 608-266-3285 (local Madison)

Administration
Upon receipt of the Resolution of Inclusion Under WRS (ET-1319) form, an employer will be directed to the WRS Employer Administration Manual (ET-1127) on the ETF website for assistance administering the WRS. ETF staff will provide training on the WRS administration upon request. Additional information concerning specific provisions of the WRS may be obtained by consulting Chapter 40 of the Wisconsin Statutes, and the retirement rules published as Wis. Admin. Code § ETF.

Employee Eligibility Criteria for WRS Participation
Employers who join the WRS are responsible for evaluating each employee’s eligibility for participation.

Anyone who potentially could be covered by the WRS, as defined by the option chosen on the Resolution of Inclusion Under WRS (ET-1319) form, and receives earnings for personal services rendered must be evaluated for WRS eligibility. This evaluation must include individuals who are hired as seasonal, project, temporary and/or part-time employees, members of all boards and commissions, and elected officials. All employees who meet the following criteria as listed in Wis. Stat. § 40.22 must be enrolled in the WRS, or offered the Waiver/Election of Participation in the WRS (ET-2300) form if that option is selected by the employer via the resolution:

1. Employees covered under a WRS employer prior to July 1, 2011 are expected to work one-third of full-time per year (440 hours for teachers and educational support staff and 600 hours for all others). Employees covered under a WRS employer on or after July 1, 2011 are expected to work two-thirds of full-time per year (880 hours for teachers and educational support staff, and 1,200 hours for all others).

and

2. Employees are expected to be employed at least one year (365 consecutive days, 366 in leap year) from date of hire. Note that if an employee is expected to work 9 or 10 months per year but is expected to return year after year, the 1-year requirement is considered met.

Keep in mind the following points on WRS eligibility:

• If employees meet the eligibility criteria, they must be enrolled in WRS. (Employees have no choice, except in instances where the employer files a resolution to participate in the WRS for new employees only and exercises their statutory right to provide a one-time offer to participate to employees hired prior to that resolution’s effective date.)

• Employees who do not meet the criteria may not be enrolled in WRS nor should they be provided the Waiver/Election of Participation in the WRS (ET-2300) form if the employer has chosen that option on the Resolution of Inclusion Under WRS (ET-1319). The employer must assess the reasonable number of hours necessary to perform the duties.
Example:
A part-time bus driver is hired by a school district to drive morning and afternoon routes for the 2017/2018 school year. The employee was covered under another WRS employer prior to July 1, 2011, so would be grandfathered by the 440-hour eligibility criteria.

The employer estimates each route will take one and one half hours to complete for a total of three hours each day. The driver is also required to inspect, clean, fuel, etc. the bus each morning and afternoon. The employer estimates this will take 15 minutes in the morning and 15 minutes in the afternoon for a total of 30 minutes each day.

There are 180 days in the school year. 180 days x 3.5 hours/1 day = 630 hours per school year. The bus driver meets the 440 hour for 12-month expectation to qualify for WRS when hired.

Note: The employee in this scenario who was not covered by a WRS employer prior to July 1, 2011 would have to be expected to work 880 hours in a 12-month period to be WRS eligible.

Employer Cannot Limit Employee Participation
WRS participation may not be limited to a particular department, a classification of employees, special interest groups or union contract groups, nor may it be limited to only full-time employees. There is no qualifying period. The only exception is for employers who file a resolution to participate in the WRS for employees hired on or after the effective date of the resolution, provide a one-time offer of participation to current eligible employees or exclude their public utility workers from participation per Wis. Stat. § 40.21 (7).

Employees not expected to meet the WRS eligibility criteria upon hire, or those not eligible for the one-time option via the Waiver/Election of Participation in the WRS (ET-2300) form, may become eligible at a later time as detailed in Chapter 3 of the WRS Employer Administration Manual (ET-1127).

When a resolution is adopted, all eligible employees must be enrolled effective the ensuing January 1.

Activities Prior to Effective Date
Employers must return the following completed forms to ETF by the date specified in the instructions sent to you. The forms that need to be completed will be determined by the option chosen on the WRS resolution. These forms are required even if the employer elected 0% previous service.

Options 1 & 2 – Certification of Prior Service and Salary Record (ET-2315) form and the instructions for the completing it. A certification form must be completed for each eligible employee enrolled in the WRS. The employee’s complete employment record from the date of hire, including hours of service per year and the employment category is required. This form will be sent after ETF receives a signed Resolution of Inclusion under the Wisconsin Retirement System (ET-1319).

Option 2 – Waiver/Election of Participation in the WRS (ET-2300) form – This form is required if the employer resolved to come under the WRS with a one-time offer of WRS participation for current, eligible employees.

Option 3 – Employer enrolls eligible employees with the online enrollment process. This process can be done only after ETF has created the employer account on our system. Those eligible employees will be effective on or after the WRS effective date of the WRS resolution. ETF will contact employer to inform you when your employer account has been created. No prior service history is allowed, so no special enrollment forms are required.

All Options – Election to Participate in the Variable Trust Fund (ET-2356) form – Provide this form to all employees enrolling in WRS. It is not required to have employees complete this form unless an employee wishes to voluntarily participate in the Variable Trust Fund. This form can be found on the ETF website. (If this form is received within 30 days of the WRS effective date, then it is effective on the WRS effective date. If received after 30 days, then it will be effective on the following January 1.)

All Options – Beneficiary Designation (ET-2320) form – Provide form to all employees being enrolled in WRS. Death benefits are always paid according to the most recent, valid beneficiary designation on file with ETF prior to the member’s death. If a beneficiary
Other Employer Retirement Costs

The employer’s WRS cost is categorized as either prior service cost or current service cost. The following sections describe each of these terms.

The employer contribution covering prior and current service are different for the various employment categories because the retirement benefits are different. In determining the employer contribution rates, the WRS consulting actuary takes into consideration such factors as reported earnings, assumed employee turnover, mortality experience and age.

1. Employer Duty Disability

Employers with protective category employees have a duty disability rate. The rate varies by the employer’s claims experience and their relationship to payroll reported. Employers new to WRS would have no claims so the rate would fall into the lowest category. Depending on your groups claims payout, the 2016 duty disability rates categories are between .09% to 2.31%. This rate is reviewed annually and published in a mid-year Employer Bulletin.

2. Employer Unfunded Accrued Liability (Prior Service) Cost

Employers who file a resolution to cover all their eligible employees may recognize 100%, 75%, 50%, 25% or 0% of the prior service credits earned by the employees while employed by the employer. [Wis. Stat. § 40.21 (6) (a)]. An election to recognize prior service is irrevocable.

Note: There is no prior service credit available when an employer files a WRS resolution for employees hired on or after the resolution’s effective date.

The employer makes an election for a specific percent of prior service credit in the resolution of inclusion, for all service rendered prior to the effective date for every person who becomes a participating employee on the effective date of the employer’s participation under the WRS. Prior service credit means, for example, an employee who has completed 20 years of service with the employer at the time the WRS resolution is adopted may receive credit for retirement purposes of 20 years (100% PS); 15 years (75% PS) 10 years (50% PS); 5 years (25% PS) or 0 years (0% PS).

Prior service credits are only available to employees who receive a formula benefit at the time of retirement. No contributions are credited...
to individual accounts for prior service. Only current year service and contributions will be paid in a separation benefit.

The cost associated with prior service credit must be borne by the employer. Few employers would be in a position to pay the full prior service costs in a single sum at the time they begin to participate.

WRS law provides that prior service costs may be amortized over a period not to exceed 30 years. Amortization is accomplished by making a constant percent of payroll payments during each of 30 consecutive years.

An employer who uses the deferred payment method is charged the assumed rate per annum interest. The current assumed rate is 7.2%. An employer may pay the entire prior service liability initially, pay the remaining balance as of the end of any month or make advance payments at any time. Paying the entire liability or making advance payments reduces the interest cost to the employer. Any employer interested in such arrangement should contact ETF for further information; otherwise the amortization method will be used.

The WRS can not accept rollovers from other qualified pension plans to purchase prior service.

3. School districts electing to cover educational support personnel

Please note that your existing teacher prior service rate, if any, may change after the election to begin coverage for educational support personnel employees. According to Wisconsin statute, a weighted average rate will be computed and apply to both teachers and educational support personnel employees.

Employers wishing to know what the prior service cost will be before the adoption of a WRS resolution must arrange for and pay the cost of the actuarial study. This procedure is strongly recommended. Refer to the Cost Study for Prior Service Participation section for instructions on obtaining an actuarial study.

Employers may adopt a WRS resolution with a prior service percent other than 0% without knowing in advance what the cost will be. In such cases, the required study will be arranged and paid for by the WRS. The employer is then obligated for all costs associated with the prior service liability.

4. Increasing Percent of Prior Service Credit

Employers initially electing 75% or less of prior service credit may subsequently adopt a resolution increasing the percentage in 25% increments until 100% is reached. Every employee who was a participating employee on the effective date of the initial resolution and who is still a participating employee on the effective date of the subsequent resolution will receive the increase. There is no retroactive adjustment for individuals no longer employed by the employer.

Note: Increasing the percentage of prior service credit will result in increased employer monthly contributions.

The employer should complete a Resolution to Increase Prior Creditable Service (ET-1311).

The Resolution to Increase Prior Creditable Service is effective January 1 and must be received by this office on or before November 15 of the preceding year.

Cost Study for Prior Service Participation

Employers may submit a written request for an actuarial prior service cost study before filing a Resolution of Inclusion Under WRS (ET-1319). The results of the study will provide the employer with data to make an informed choice of 0%, 25%, 50%, 75% or 100% when filing its resolution.

Charge for an actuarial cost study is as follows:

- Employer with 10 or fewer employees, no resolution previously filed.................$25
- Employer with 11 or more employees, no resolution previously filed..............................$50
- Employer with resolution on file.......................$0
- Employer already participating in the WRS.$0

To allow sufficient time to perform the cost study before the employer filing date, ETF asks that your written request for the study be made by October 1. Please include a check payable to ETF.

The following information must be supplied for each employee who is eligible for participation.

1. Employer Name
2. ETF Employer Identification Number (This is the 69 036 XXXX XXX number used to report Social Security coverage.)
3. Employee Name (Last, First, MI)
4. Employee Social Security number
What does the election of prior service mean to my employees?
With the election of prior service, only service is credited to employee accounts. There are no dollar contributions credited. The crediting of prior service is of most value to the long-term employee after minimum retirement age. The employee who withdraws their money before minimum retirement age is not benefited by purchase of prior service. For more information on how service affects your benefit, see etf.wi.gov.

Can employees use money invested in a previous plan to buy prior service?
No. The employer is responsible for the cost of prior service. Rollovers from other qualified pension plans or personal checks cannot be used to purchase prior service.

How much will the election of prior service cost and how does an employer make payment?
The cost of prior service varies greatly from employer to employer. We strongly recommend having a prior service cost study done before filing an election. The data on your employees including age, service and salary are entered into actuarial software. An estimate of the cost is calculated. An employer has the option of making full payment or having the payments amortized. If the amortization method is chosen, a prior service rate is calculated. This rate is added to the employer rate component. Each month as you file the online WRS Contribution Remittance Entry, a payment is credited to the prior service balance. The prior service payment is calculated by earnings reported multiplied by the prior service rate component by employment category.

Is there an interest charge on the prior service balance?
Yes, the assumed interest rate is charged on the remaining balance at the end of each calendar year. The current interest rate is 7.2%. All payments for a calendar year are subtracted from the beginning balance before interest is assessed.

Can we accelerate our prior service payment?
Yes. Employers are allowed to make lump sum payments. Making optional payments reduces interest cost to the employer over the amortization period. After making payment in full, your prior service rate zeroes, reducing total rate on the online WRS Contribution Remittance Entry. Payoff of the prior service balance does not in any way affect the
individual employee’s account balance.

**If we elect prior service, can we decide to include only certain individuals or unions?**

No. Every employee who is eligible for WRS participation is included in the prior service election regardless of union status.

**As a school district, our teachers are covered, but our educational support staff are not. Can we include them now?**

Yes. Please note that your existing teacher prior service rate may change after the election to begin coverage for educational support personnel employees. A weighted average rate will be computed and apply to teachers and educational support personnel employees. We recommend you request a cost study done before you file your election.

**We filed an election at 0% a few years ago. Can we increase the percent?**

Yes. Many employers elect 0% on the initial election and later wish to consider increasing the percentage. An employer may increase in increments of 25% until reaching 100%. All employees who were employed by you and participating in WRS on the effective date of the initial resolution and are still participating on the date of the subsequent resolution will receive prior service. You will need to complete a Resolution to Increase Prior Creditable Service (ET-1311). This form must be received on or before November 15 to have an increase effective the following January 1. We strongly recommend that you request a cost study before filing an increased resolution. The new study will include only the original employees who are currently working for you. This study could vary from a previous year study as employees are now older, have increased salaries or may no longer be employed by you. **An election to increase prior service is irrevocable.**

**Social Security Coverage**

Employers participating in the WRS are by state law included in the state-federal agreement for Social Security coverage for all positions eligible under the WRS (Wis. Stat. § 40.41 (4)) with a few exceptions.

Since the majority of political subdivisions in Wisconsin have acted to provide Social Security coverage for services performed by virtually all employees and officers, most public agencies joining the WRS will already have been included in the state-federal agreement for Social Security coverage.

Prior to July 1, 1991, only employees who were eligible for WRS received Social Security coverage. Although, with the enactment of Public Law 101 508, the Omnibus Budget Reconciliation Act of 1990, all employees are reportable for full FICA coverage with a few exceptions.

**Group Life Insurance**

Employers covering their employees under the WRS may cover their employees under the group life insurance plan(s) provided by the Group Insurance Board and identified under Chapter 40 of the Wisconsin Statutes.

Some employers considering participation in the WRS for their non-covered employees may have previously elected to participate in the Wisconsin Public Employers’ Group Life Insurance Program.

For example, school districts may have elected to have this coverage available to their teaching employees by virtue of their inclusion in the WRS.

In such situations, when the non-teaching employees become participants in the WRS, **they will also be eligible for** the group life insurance coverage after six calendar months of WRS coverage.

Any prior service credit elected will count toward the six-month WRS participation requirement.

More group life insurance program information is available at etf.wi.gov or by contacting ETF.

**Group Health Insurance**

Employers covering their employees under the WRS may cover their employees for group health insurance purposes through the State of Wisconsin or Wisconsin Public Employers’ Group Health Insurance Program. Retiring employees who receive a WRS annuity are also eligible for the Local Annuitant Health Program. More information is available at etf.wi.gov or by contacting ETF.

**Income Continuation Insurance**

Public employers included under the WRS are eligible to cover their employees under the Income Continuation Insurance Program. More information is available at etf.wi.gov or by contacting ETF.

**Resources**

Employers and employees can visit www.etf.wi.gov for information on the WRS and any additional programs administered by ETF. Employers will see how to join the WRS, Wisconsin Deferred Compensation and other insurance programs. They will also be able to view and print employer manuals and forms, along with employer responsibilities of joining the WRS or
Contact ETF

etf.wi.gov
Find ETF-administered benefits information, forms, brochures, benefit calculators, educational offerings and other online resources. Stay connected with:
✉ ETF E-Mail Updates
🐦 @wi_etf

1-877-533-5020 or 608-266-3285 (local Madison)
7:00 a.m. to 5:00 p.m. (CST), Monday-Friday
Benefit specialists are available to answer questions.
Wisconsin Relay: 711

P.O. Box 7931
Madison, WI 53707-7931
Write ETF or return forms.