

Group Life Insurance

- Basic coverage up to age 70 if employed, age 65 if retired, equal to the prior year's WRS earnings.
- In addition to Basic coverage, the following options can be offered in any combination and at any time:
 - Spouse & Dependent Life Insurance
 - Supplemental Life Insurance equal to previous year's earnings.
 - Additional Life Insurance equal to 1, 2, or 3 times prior year's WRS earnings
- Premiums set annually based on the combined experience of the local employer's plan.
- Accidental Death, Dismemberment, and Loss of Use coverage.
- Premium Waiver during periods of total disability.
- Living Benefits in cases of terminal illness.
- Premium-free post retirement coverage for eligible retired employees.
- Retirees can use post-retirement coverage to pay ETF sponsored health insurance premiums.

Group Health Insurance

- Choose from a selection of health plans:
 - Health Maintenance Organizations
 - Preferred Provider Plans
 - Fee for Service Plans
- Variety of benefit levels.
- Pharmacy Benefit with annual out-of-pocket maximum.
- Annual Dual-Choice Enrollment provides insured employees the option to change health plans.
- Experience is pooled with all employers participating in the Group Health Insurance program.
- Ease of Administration.
- ETF negotiates renewals in an annual competitive premium rate bid process.
- ETF Ombudspersons available to advocate for participants with claim disputes.

Income Continuation Insurance

- Self-Insured Plan financed by employer and employee premium contributions.
- Coverage Options include:
 - Standard Coverage for annual salary up to \$64,000.
 - Supplemental Coverage for annual salary in excess of \$64,000 to a maximum of \$120,000.
- Elimination periods consisting of 30, 60, 90 or 180 days as selected by employee.
- Benefits equal to 75% of gross salary; benefits reduced by other income sources (i.e., social security, retirement/disability, WRS monthly and lump sum benefits, workers compensation, etc.)
- Benefits payable for length of disability or until age 65, except for disabilities beginning at age 62 and later.
- Rehabilitative Training costs paid if eligible.
- Premium Waiver provision.
- ETF Ombudspersons available to advocate for participants.

Wisconsin Deferred Compensation Program

- Supplemental retirement savings program authorized under Section 457 of the Internal Revenue Code.
- Tax-deferred investments via payroll deduction.
- No employer cost and low annual participant fees.
- Account Flexibility:
 - Change deferral amount at any time
 - Redirect deferrals to other investment options offered by WDC without restriction
 - Exchange existing account balances from one option to another subject to the excessive trading policy
- Range of conservative to aggressive investment options.
- Optional automatic rebalancing of a participant's account balance based on an established asset allocation model.
- Benefits available when employee permanently leaves work.

For additional information on joining these optional employer benefit programs contact:

Department of Employee Trust Funds
Employer Communication Center
801 W. Badger Road
P.O. Box 7931
Madison, WI 53707-7931
(608) 264-7900
Fax: (608) 266-5801
TTY: (608) 267-0676
<http://etf.wi.gov>



ETF Administered Employee Benefit Options....

We Offer a Complete Package

The Wisconsin Retirement System (WRS) serves public employers of the State of Wisconsin. Employers participating in the WRS can choose from an array of benefit programs administered through the Department of Employee Trust Funds (ETF) to create a customized employee benefit package:

- ◆ Group Life Insurance
- ◆ Group Health Insurance
- ◆ Income Continuation Insurance
- ◆ Deferred Compensation Program