



Health Insurance Application/Change

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

Please complete the requested information (signature required on Page 4) and **return to your employer**. Retirees and continuants, return this form to the Department of Employee Trust Funds. Only the subscriber applying for coverage should complete this form. For eligibility and online enrollment information, visit etf.wi.gov to see the It's Your Choice web pages. To elect the opt-out incentive if declining health insurance, complete Applicant Information and see Section 14. You must indicate whether you want dental coverage (Section 7) as part of your insurance, for an additional cost.

Your health insurance deductions will be taken pre-tax unless you request they be taken post-tax. Contact your employer to make this change or submit the *Employee Reimbursement Accounts Program Automatic Premium Conversion Waiver/Revocation of Waiver (ET-2340)* to your employer.

1. Applicant Information

Information on this page required unless otherwise stated.

Name <i>First</i>	<i>M.I.</i>	<i>Last</i>	ETF ID	SSN	
<i>Former/Maiden</i> (if applicable)		Telephone ()	<i>Email (not required)</i>		
Mailing address (Street)		City	State	ZIP code	Country
Birth date		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Physician/Clinic		
Check here if your name, phone, address, email or marital status has changed: <input type="checkbox"/>					
Check your marital status: <input type="checkbox"/> Single (<i>no change date required</i>) <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed Marital status change date: _____					
Please check which applies to you (this determines your eligibility) <input type="checkbox"/> Employee <input type="checkbox"/> Non-WRS graduate assistant <input type="checkbox"/> Retiree/LTDI <input type="checkbox"/> COBRA recipient <input type="checkbox"/> Surviving dependent					

2. Spouse Information

Name <i>First</i>	<i>M.I.</i>	<i>Last</i>	<i>Former/Maiden</i>	SSN
Birth date		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Physician/clinic	
Check here if your spouse's name has changed: <input type="checkbox"/>			Is your spouse a tax dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No	

3. Dependent Information

(does not include spouse) Check to *only update* dependent information

Name <small>You may attach additional pages if more space is needed</small>			SSN	Birth date	Gender (M/F)	Relationship (child, stepchild, legal ward, dependent of minor dependent)	Disabled (Y/N)	Tax dep? (Y/N)	Physician/Clinic
<i>First</i>	<i>M.I.</i>	<i>Last</i>							

4. Complete if you are a New Hire Selecting or Declining Health Insurance Coverage

New hires or employees returning from leave (lapsed coverage) *only*: When do you want your coverage to be effective?

- When my employer contributes to my premium
- As soon as possible (you will pay the entire monthly premium until you are eligible for your employer contribution)
- I choose to decline/waive coverage (*to decline health insurance & elect the opt-out incentive, go to section 14*)
- I choose to decline/waive coverage **because I have other health insurance coverage**

5. Complete if you are Not a New Hire Enrolling or Making a Change

Reason for Application: Select a reason for enrolling or changing your coverage or health plan:

- It's Your Choice open enrollment
 - Newly eligible for local annuitant health program (LAHP)
 - Eligible move to a new service area
(*may only change health plan*)
 - Eligible life event change (select change below)
- Event date for move or life event change: _____

Eligible life event changes, which allow you to make a change outside of the annual It's Your Choice open enrollment, include birth/adoption, marriage and divorce. Visit etf.wi.gov for a *Life Change Event Guide*.

Select the event that allows you to enroll or make a change outside of your initial hire period. You may be required to provide supporting documentation (the * indicates that you must provide proof of the selected event). See more information on Page 6. *If adding dependents, please list them in Section 3. If removing, list them, in Section 8.*

Change Health Plan New health plan selected (*full health plan name required*): _____

Select one reason to add coverage/dependent or remove dependent(s):

Add coverage/dependent(s)

- Marriage*
- Transfer to a new state agency
(state only)
Former agency name: _____
- Birth or adoption*
- LTE new hire (state only)
- COBRA (*Continuation-Conversion Notice* (ET-2311) also required)
- National Medical Support Notice*

- Spouse to spouse transfer
- Loss of employer contributions or loss of other coverage*
- State retiree re-enroll*
- Paternity acknowledgment*
- Legal ward/guardianship*
- Disabled, age 26+*
- Eligible dependent not on initial enrollment (excludes adult dependents)
- Other: _____

Remove dependent(s)

- It's Your Choice open enrollment
- Divorce*
- Death of dependent
- Legal ward/guardianship end*
- Disabled dependent disability end or support/maintenance less than 50%
- Grandchild's parent age 18
- Adult dependent eligible for other coverage*
- Other: _____

Event date: _____ (the * indicates that you must provide proof of the selected event)

6. Complete to Elect Your Health Insurance Coverage

Single or family coverage? <input type="checkbox"/> Single <input type="checkbox"/> Family	Are you selecting an HDHP? <input type="checkbox"/> Yes <input type="checkbox"/> No	Health plan selected (<i>full health plan name required</i>)
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State employees: Most state employees are eligible for a High Deductible Health Plan (HDHP). You must indicate if you choose HDHP. If you elect HDHP, you must also enroll in a state-sponsored health savings account (HSA).

Local Wisconsin Public Employer (WPE) employees: You may only choose a High Deductible Health Plan (HDHP) if your employer offers it. Check with your employer (or ETF for retirees/continuant) if you are not sure.

7. Complete if you are Enrolling in or Declining Dental Coverage

State employees: Indicate whether you are choosing Uniform Dental Benefits.

Local WPE employees: You may only choose Uniform Dental Benefits if your employer offers it. Check with your employer (or ETF for retirees/continuant) if you are not sure.

Do you want dental coverage? *You may only choose dental if you are also enrolling, or are already enrolled in, health insurance.*
 Yes No

Note: If you are not currently enrolled in dental and do not want dental coverage for the next plan year, you do not need to decline dental coverage again.

If you are *not* a new hire and *only* wish to decline dental (and make no other changes to your health insurance) you do not need to complete the remainder of this form. You must sign in Section 15.

8. Complete if you are Removing a Spouse or Dependent(s)

Include address, if different than your address on Page 1

Name of person(s) you are removing (<i>first, m.i., last</i>)	Birth date	Address of person(s) you are removing

9. Complete if you are Changing from Family to Single Coverage

If your employee monthly premium share is pre-tax, IRC Section 125 restricts midyear changes to your coverage. (All retirees and continuants are post-tax.) For more information on IRC Section 125 limitations, visit www.irs.gov

My employee-required monthly premium contribution is deducted (*check one*):

- Pre-tax and my employee premium contribution has increased significantly
- Pre-tax eligible status change event – Change event: _____
- Pre-tax change to single during annual It's Your Choice (January 1)
- Post-tax (midyear changes to coverage level can be made at any time) – Event date: _____

10. Complete if you are Cancelling Health Insurance Coverage

If your premiums are deducted on a post-tax basis (all retirees and continuants are post-tax), you may cancel coverage at any time. If they are deducted on a pre-tax basis, you must provide the event allowing midyear cancellation.

Please select your reason for cancelling coverage:

My premiums are deducted: Pre-tax (select an event below) Post-tax (no event required to cancel coverage)

- It's Your Choice open enrollment
- Retiree sick leave depleted – Effective end date of coverage: _____
- I am terminating employment
- I am going on an unpaid leave of absence
- My employee premium share has increased significantly
- I and all eligible dependents are now eligible for, and enrolled in, other coverage* – Event date: _____
(the * indicates that you must provide proof of the selected event)
- Spouse to spouse transfer – Event date: _____

11. Complete if you or any of Your Dependents are Covered by Medicare

Are you, or any person you insure, covered by Medicare? Yes No

If yes, please check why you are eligible for Medicare: Age Disability End stage renal disease

Note: State employees are not eligible for HDHP if they, as subscribers, have other coverage. Dependents can have Medicare and the subscriber can still have an HDHP policy.

List all persons covered by Medicare, including yourself, their Medicare number and Medicare Parts A and B effective dates:

Name (<i>first, m.i., last</i>)	Medicare number	Medicare Part A effective date	Medicare Part B effective date

12. Complete if you Have Additional Health Insurance/Coverage

Note: State employees are *not* eligible for HDHP if they, as subscribers, have other coverage. Dependents can have other coverage and the subscriber can still have an HDHP policy.

Do you or any of your dependents have other medical coverage or health care Flexible Spending Account coverage that has a balance available as of the effective date of this coverage? (excludes dental or vision) Yes No

If yes, provide:

Company	Policy number	Group number
Name(s) of insured (<i>first, m.i., last</i>)		

13. Complete if you Listed Dependent(s) on Page 1

Is any dependent listed on Page 1 your, or your spouse's, grandchild? Yes No

If yes, name of parent: _____

14. Complete to Decline Health Insurance and Elect the Opt-Out Incentive

State of Wisconsin active employees only

Are you electing to receive the opt-out incentive for 2018? Yes No

If yes, you certify that you are eligible for the opt-out stipend and are not currently, nor will be this program year, a covered dependent under the State Group Health Insurance Program, and that you did not decline or waive coverage in 2015.

15. Signature Required

By signing this application, I apply for the insurance under the indicated health insurance contract made available to me through the state of Wisconsin and I have read and agreed to the *Terms and Conditions* (see Page 5). A copy of this application is considered as valid as the original. In addition, to the best of my knowledge, all statements and answers in this application are complete and true. Providing false information is punishable under Wis. Stat. § 943.395. Additional documentation may be required by ETF at any time to verify eligibility.

Signature	Date signed
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Submit completed form to your employer. (Retirees and continuants, submit to ETF.)

Employer Completes

Employers: Coding instructions are in the *Employer Health Insurance Administration Manual*.

EIN	Employer name	Payroll representative email	
Group number	Employee type	Coverage type <input type="checkbox"/> Single <input type="checkbox"/> Family	Health plan name/suffix
Business Unit (<i>if applicable</i>)	Employment status of applicant <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> LTE	Employee deductions <input type="checkbox"/> Pre-tax <input type="checkbox"/> Post-tax	
Hire date or date WRS-eligible employment or graduate appointment began	Employer received date	Event date	Prospective coverage date
Are you a WRS-participating employer? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Previous service check completed? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Source of previous service check? <input type="checkbox"/> Online Network for Employers (ONE) <input type="checkbox"/> ETF			
Did employee participate in the WRS prior to being hired by you? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Payroll representative signature	Phone number ()	Date signed	

Terms and Conditions

To the best of my knowledge, all statements and answers in this application are complete and true. I understand that if I provide false or fraudulent information, misrepresentation or fail to provide complete or timely information on this application, I may face action, including, but not limited to, loss of coverage, employment action, and/or criminal charges/sanctions under Wis. Stat. § 943.395.

I authorize the Department of Employee Trust Funds to obtain any information from any source necessary to administer this insurance.

I agree to pay in advance the current premium for this insurance, and I authorize my employer (the remitting agent) to deduct from my wages or salary an amount sufficient to provide for regular premium payments that are not otherwise contributed. The remitting agent shall send the premium on my behalf to ETF.

I understand that eligibility for benefits may be conditioned upon my willingness to provide written authorization permitting my health plan and/or ETF to obtain medical records from health care providers who have treated me or any dependent(s). If medical records are needed, my health plan and/or ETF will provide me with an authorization form. I agree to respond to questions from health plans and ETF, including, but not limited to, audits, in a timely manner.

I have reviewed and understand the eligibility criteria for dependents under this coverage and affirm that all listed dependents are eligible. I understand that children may be covered through the end of the month they turn 26. Children may also be covered beyond age 26 if they: have a disability of long standing duration, are dependent on me or the other parent for at least 50% of support and maintenance, and are incapable of self-support; or are full-time students and were called to federal active duty when they were under the age of 27 years and while they were attending, on a full-time basis, an institution of higher education.

I understand that it is my responsibility to notify the employer, or if I am a retiree or continuant to notify ETF, if there is a change affecting my coverage, including but not limited to, a change in eligibility due to divorce, marriage or an address change due to a residential move. Furthermore, failure to provide timely notice may result in loss of coverage, delay in payment of claims, loss of continuation rights and/or liability for claims paid in error. Upon request, I agree to provide any documentation that ETF deems necessary to substantiate my eligibility or that of my dependent(s).

I understand that if there is a qualifying event in which a qualified beneficiary (me or any dependent(s)) ceases to be covered under this program, the beneficiary(ies) may

elect to continue group coverage as permitted by state or federal law for a maximum of 18, 29, or 36 months, depending on the type of qualifying event, from the date of the qualifying event or the date of the notice from my employer, whichever is later. I also understand that if continuation coverage is elected by the affected qualified beneficiary(ies) and there is a second qualifying event (i.e, loss of eligibility for coverage due to death, divorce, marriage but not including non-payment of premium) or a change in disability status as determined by the Social Security Administration, continuation coverage, if elected subsequent to the second qualifying event, will not extend beyond the maximum of the initial months of continuation coverage. I understand that timely notification of these qualifying events must be made to ETF.

I understand that if I am declining enrollment for myself or my dependent(s) (including spouse) because of other health insurance coverage, I may be able to enroll myself and my dependent(s) in this plan if I or my dependent(s) lose eligibility for that other coverage (or if the employer stops contributing toward that other coverage). However, I must request enrollment within 30 days after my or my dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if I have (a) new dependent(s) as a result of marriage, birth, acknowledgement of paternity, adoption, or placement for adoption, I may be able to enroll myself and my dependent(s) if I request enrollment within 30 days after the marriage or within 60 days after the birth, acknowledgement of paternity, adoption, or placement for adoption. To request special enrollment or obtain more information, I should contact my employer (or ETF if I am a retiree or continuant).

I understand that I am responsible for enrolling in Medicare Parts A and B when I am first eligible and required by this coverage, and that as the subscriber I am responsible for ensuring my spouse and any other eligible dependents also enroll in Medicare Parts A and B when they are first eligible, to ensure proper coordination of benefits with Medicare. In the event I or any eligible dependent does not enroll in Medicare Parts A and B when first eligible and required by this group health insurance program, I understand that I will be financially liable for the portion of claims Medicare would have paid had proper Medicare enrollment been attained.

I agree to abide by the terms of my benefit plan, as explained in any written materials I receive from ETF or my health plan, including, without limitation, the It's Your Choice materials.

Documentation Requirements

Reason for Change or Enrollment	Type of Documentation
*Adoption	Recorded copy of court order granting adoption or letter of placement for adoption.
* Cancel coverage/remove adult dependent due to enrollment in other health insurance coverage when premium contributions are deducted per-tax	Copy of medical ID card or letter from health plan indicating effective date of other coverage. Must be received within 30 days of enrollment in other coverage. Does not apply to retirees or post-tax deductions.
*Death	Original death certificate.
*Disabled, age 26+	Copy of letter from health plan approving disabled status
*Divorce (Family coverage remains in place when more dependents than spouse/stepchildren covered.)	Copy of <i>Continuation-Conversion Notice</i> (ET-2311) sent to ex-spouse of the subscriber (ETF may request copy of divorce decree from clerk of courts showing date of entry of divorce if needed per the Terms and Conditions.)
*Eligible and enrolled in Medicare	Copy of Medicare card and <i>Medicare Eligibility Statement</i> (ET-4307). (Note: If you are on COBRA Continuation and the subscriber or dependents become Medicare eligible after the COBRA effective date, subscriber or dependent is no longer eligible to continue on COBRA.)
*Family to single because all dependents enrolled in other coverage	Copy of medical ID card or letter from health plan indicating effective date of other coverage. Must be received within 30 days of enrollment in other coverage. Does not apply to retirees or post-tax deductions.
*Legal change of name (other than due to marriage or divorce)	Copy of court order.
*Legal ward	Court Order (Letters of Guardianship) granting permanent guardianship of person.
*Loss of other coverage or loss of employer contribution to premiums (applies to member and dependents)	The following items on letterhead from the previous insurer or former employer, dated and issued after termination of coverage. Materials providing prospective termination dates are not acceptable. <ol style="list-style-type: none"> 1. Who was covered (must list the name of the member who is requesting this special, late enrollment) 2. Name of Health Insurer 3. Subscriber number and name 4. Date coverage was terminated 5. Reason for the cancellation (that is voluntary such as due to non-payment of premium vs. involuntary such as due to job loss). COBRA notice is acceptable if the coverage end date, covered individuals and health plan are indicated. If loss of employer premium contributions, letter from employer indicating they no longer contribute towards their employee's premium.
*National Medical Support Notice	Copy of National Medical Support Notice.
*Paternity	Court order declaring paternity, Voluntary Paternity Acknowledgement filed with DHS or birth certificate.
*Social Security number change	Copy of card or letter from Social Security Administration.
*State retiree re-enroll	Same as loss of other coverage and a <i>Sick Leave Re-enrollment Application</i> (ET-4317). During It's Your Choice, no documentation required.
Birth	Original birth certificate not required. (ETF may request documentation per the Terms and Conditions.)
Change of address/telephone	No documents required but ETF may request per the Terms and Conditions.
Divorce (family to single)	No documents required but ETF may request per the Terms and Conditions.
Marriage	Original marriage certificate is not required. (ETF may request per the Terms and Conditions.)

*Documentation required/must be submitted to ETF.

