Contact ETF

etf.wi.gov
Find ETF-administered benefits information, forms, brochures, benefit calculators, educational offerings and other online resources. Stay connected with:

Email ETF E-Mail Updates
@wi_etf

1-877-533-5020
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

PO Box 7931
Madison, WI 53707-7931
Write ETF or return forms.
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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, hearing or visually impaired and need assistance, call toll free at 1-877-533-5020 or 608-266-3285 (local Madison). We will try to find another way to get the information to you in a usable form.

ETF has made every effort to ensure that this brochure is current and accurate. However, changes in the law or processes since the last revision to this brochure may mean that some details are not current. The most current version of this form can be found at [etf.wi.gov](http://etf.wi.gov). Please contact ETF if you have any questions about a particular topic in this brochure.
Who May Access Your Account

Confidentiality
Information about your Wisconsin Retirement System account is confidential and will not be disclosed to anyone, including your spouse or domestic partner. With proper identification, the Department of Employee Trust Funds will provide information about your WRS account to you by telephone.

At your direction, ETF will also release your personal information to an authorized third party for a designated period of time if you complete the Authorization to Disclose Non-Medical Individual Information (ET-7406) form and return it to ETF.

The only way a third party can make changes to your account without your express authorization is with a valid financial power of attorney, a court-appointed guardianship or a conservatorship.

Power of Attorney
You can submit a durable financial power of attorney (POA) document to ETF, which will allow your designated agent(s) to act on your behalf with the specific authority you grant them. You can rescind a POA document by sending a signed letter to ETF, or the powers granted to your agent(s) will automatically cease upon your death.

Court-Appointed Guardian or Conservator
A guardian of an estate is an individual or corporation appointed by a court to manage the financial affairs of another person who the court has determined is either incompetent or a spendthrift.

A conservatorship is a court-supervised arrangement under which a person voluntarily chooses to allow another individual to manage his or her estate. Guardianship or conservatorship documentation must be provided to ETF before a guardian’s or conservator’s authority can be recognized.

The papers must be for the annuitant’s “estate” and not for the annuitant’s “person” because guardianship of the person deals with personal and health care issues, not finances. Wisconsin statutes require the court to grant specific additional authority to guardians before they can make changes to an individual’s “estate,” such as retirement or insurance accounts.

Update Your Contact Information

ETF sends important materials such as benefit change notices, tax statements and the WRS News to your home address. It is important that you always notify ETF if your home address or telephone number changes, especially if you are terminating WRS-covered employment but decide not to apply for benefits.

You may update your contact information by completing an Address/Name Change (ET-2815) form, which is available online at etf.wi.gov, or by calling ETF at 1-877-533-5020 (toll free) or 608-266-3285 (local Madison area). Please allow up to 30 days for a change of address to be effective.
Payment Information

Direct deposit is the most secure, reliable and convenient method of receiving payments and is generally the only payment method used by ETF. Annuity payments can be deposited into your checking, savings or money market account at the financial institution of your choice.

Annuity payments can also be transferred to a bank-issued prepaid debit card (e.g. U.S. Bank’s ReliaCard). Your annuity payment will be made available to you by the first business day of each month. However, due to holidays or weekends, this may not be the first calendar day of the month.

Changes to your payment amount
Whenever a change is made to your monthly benefit, ETF will send you an Annuity Payment Statement (ET-7211). Possible adjustments to an annuity payment may include:

• Final annuity calculations.
• Annual core and variable adjustments based on the actual investment experience. These adjustments are reflected on the May 1 payment.
• Wisconsin and federal tax withholding changes.
• Changes made to the state group health or life insurance premiums.

How long after I retire will my annuity payments be based on my annuity estimate?
Annuity payments begin with an estimated payment amount because ETF does not always have final information about earnings, service and contributions from your employer when a retirement benefit begins.

Annuity payments are typically finalized within 6 to 12 months after retirement. ETF will send you a Notice of Final Retirement Annuity Calculation (ET-4820), which recalculates your annuity benefit based on the final information submitted by your employer. The final amount may be higher or lower than the original estimate. Any retroactive adjustments necessary will be made to your subsequent payment(s).

Will my retirement checks increase after I retire?
Each year, ETF reviews investment results as of December 31. The following year, the monthly payments to annuitants may increase or decrease based on this review.

This is not a cost-of-living increase; it is an adjustment based on the investment results of the Core and Variable Trust Funds. Your May 1 payment will reflect this change, and it will apply until the next adjustment is made.

Annuity adjustments can be either positive or negative. Positive adjustments can be taken away by market losses in a future year. However, if you participate solely in the Core Trust Fund, your annuity payment will never drop below your final calculation. There is no limit to the amount the variable portion of your annuity can be reduced.

The Core annuity adjustment paid on May 1 during the first year after you retire is prorated based on the number of months you were retired during the calendar year you retired. You will receive the full core annuity adjustment in subsequent years. If you participate in the Variable fund, you will receive the full Variable adjustment to the variable portion of your annuity every year.

I am in the Variable Trust Fund. Do I receive adjustments? Can I transfer to the Core Trust Fund after retirement?
Every May 1, an adjustment is applied to the Variable portion of your monthly benefit, based on the investment results of the Variable fund. The Variable portion of your annuity can increase or decrease each May 1. There is no limit to the amount the Variable portion of an annuity can change in response to investment gains or losses.

It’s important to periodically review your financial situation and understand your risk tolerance for market fluctuation. Remaining in the Variable fund after retirement may or may not be the best option for your situation. Only licensed financial advisors can give personalized financial advice.

You may transfer to the Core fund by submitting a completed Canceling Variable Participation (ET-2313) form to ETF. It becomes effective on the January 1 after it is received by ETF. Once you cancel participation in the Variable fund, you cannot rejoin.

Where can I learn more about investment results?
For more information on the Core or Variable Trust Fund investments or investment performance, visit the State of Wisconsin Investment Board’s website at www.swib.state.wi.us or call SWIB at 608-266-2381.
Can my payment be deposited to a joint checking or savings account?
Yes. However, if the payment is deposited to a joint account, the non-annuitant joint party must notify ETF and the financial institution immediately upon your death. Monies received and spent after your death become a legal liability.

What if I have multiple accounts at ETF?
If you receive more than one monthly benefit from ETF, each will be a separate direct deposit transaction. ETF can deposit each of these payments into the same or different accounts. ETF cannot split a single benefit payment between multiple accounts.

How will I know if my annuity payment is deposited?
Contact your financial institution directly to discuss the notification options available to you.

What if my direct deposit is not credited?
First, contact your financial institution to verify that your deposit was received but has not yet been processed.

If your financial institution indicates that your payment was not received via direct deposit, contact ETF to verify your account information. If your payment is rejected from your bank due to a closed or frozen account, ETF will contact you as soon as the payment is returned to us.

What if I want to change financial institutions or account numbers?

- If you want to change to a different financial institution, you must submit a new Direct Deposit Authorization (ET-7282) form or contact ETF.

- If you want to change your deposit to a different account within the same financial institution, you may submit a new Direct Deposit Authorization form or you may make this change by contacting ETF by telephone.

- To avoid delays in receiving your payment, do not close your old account until ETF deposits start posting to your new account.

- ETF will contact you if the direct deposit was unsuccessful due to an incorrect routing or account number or if your account is closed or frozen.

How are international annuity payments handled?
ETF cannot electronically transfer funds to a bank located outside of the United States. Retirees living abroad can either receive a paper check sent to your home address, or you can establish a bank account in the United States that allows international transfers to a bank in your country of residence.

If you have any questions, contact ETF toll free at 1-877-533-5020 or 608-266-3285 (local Madison).
Health Insurance: State and Wisconsin Public Employees Group Health Insurance Programs

1. Continuation of Coverage
If you were an insured state government employee when you retired or began a WRS disability benefit, you are entitled to continue your health insurance for life.

Your insurance will automatically continue and you will be liable for the premiums until ETF receives a signed request from you to cancel. This cancellation request will be effective the first of the month following receipt of the notification (unless a future date is specified). You can re-enroll in the State Group Health Insurance Program during any annual It’s Your Choice open enrollment period for coverage beginning the first of the new year.

If you were an insured local government employee when you retired or began a WRS disability benefit, you may continue coverage as long as your former employer participates in the program. If you cancel your insurance, you will no longer be eligible to re-enroll in the Wisconsin Public Employees Health Insurance program.

2. Premium Rates
Premium rates are referenced in the most recent version of the annual It’s Your Choice materials, available online at etf.wi.gov.

Retirees enrolled in Parts A and B of Medicare and their spouses and dependents who were insured on a family plan have lower premium rates. If you and/or your insured dependents are eligible for coverage under Medicare and you are retired, you must immediately enroll in both Part A and Part B of Medicare to keep your health insurance through ETF.

ETF will contact you 90 days before you turn 65. If you neglect to enroll in Medicare, you may be liable for the claims Medicare would have paid. Complete and send ETF the Medicare Eligibility Statement (ET-4307), available online or by contacting ETF.

3. Changes to Your Coverage
Each October, the annual It’s Your Choice enrollment period allows you to make a variety of benefit changes, including changing your health insurance provider. Changes made during open enrollment are effective the following January 1. See the It’s Your Choice materials for more information.

Notify ETF promptly to add or remove dependents to update your premium and coverage.

State Retirees Only
After you retired, your employer sent a certification of your remaining sick leave credits to ETF. Your premiums are paid in the order shown below:

1. Sick leave credits: If you were eligible for the Sick Leave Credit Conversion Program and had accumulated sick leave credits, they will be used to pay your premiums.

2. Deductions from your annuity: After any sick leave is used up, premiums are deducted each month from your annuity payment if it is large enough.

3. Direct billing: If the annuity amount after other deductions is not large enough to cover the premiums, or you are receiving only an LTDI benefit, the insurance carrier will bill you for premiums, and you will pay them directly.

If you are retired and have life insurance coverage through the WRS, are at least 66 years old, and have used up all of your sick leave credits, you may be able to elect to convert your life insurance to pay for health insurance premiums. See the Converting Your Group Life Insurance to Pay Health or Long-Term Care Insurance Premiums (ET-2325) brochure or contact ETF.
Insurance Premiums (continued)

Sick Leave Escrow for State Employees
If you are considering canceling your State Group Health Insurance coverage because you have comparable coverage elsewhere, be sure to apply to escrow (delay using) your sick leave credits. **If you cancel your coverage without properly escrowing your credits, you may forfeit your sick leave credits.**

To escrow your sick leave for an indefinite time, you must file the *Sick Leave Credit Escrow Application (ET-4305)* with ETF.

If your spouse was also a state employee and has family coverage, your credits were automatically held in reserve while you remain covered as a dependent under your spouse’s state plan.

Sick leave credits may only be used to pay group health insurance premiums for coverage under the State of Wisconsin Group Health Insurance Program. Your employer will compute your sick leave credits and certify the value on a form submitted to ETF. Each January, you will receive a statement showing your sick leave credit account balance.

For more information, see the *Sick Leave Credit Conversion Program (ET-4132)* brochure available online.

Local Retirees Only
Your premiums will be paid in one of the following ways:

1. Through your employer: Some local employers offer post-retirement health insurance payments.
2. Deductions from your annuity: Premiums will be deducted each month from your payment if it is large enough.
3. Direct billing: If the annuity amount after other deductions is not large enough to cover the premiums, or you are receiving only a Long-Term Disability Insurance (LTDI) benefit, the insurance carrier will bill you for premiums, and you will pay them directly.

Local Annuitant Health Program
The Local Annuitant Health Program (LAHP) through WPS Health Insurance may be an option if you need health insurance and were a local government employee or retiree whose health insurance needs are not met. See the *Local Annuitant Health Program (ET-2156)* brochure or contact ETF for more information.

If you don't qualify for LAHP and are seeking health insurance coverage, you may want to visit the Affordable Care Act health insurance marketplace online at www.HealthCare.gov or call 1-800-318-2596.

Life Insurance
If you were insured under the Group Life Insurance Program and have continued your coverage after retirement:

- Premiums will be paid by deduction from your monthly benefit payment.
- ETF will send you a *Group Life Insurance Certification of Coverage (ET-4802)* form after you retire that provides your coverage details.
- Premiums are deducted one month in advance and premiums are payable through the end of the month prior to the month in which you reach age 65.
- No further premiums are required after you reach age 65. The insurance coverage continues for your lifetime in reduced amounts according to the policy terms.

Life insurance coverage may also continue if you are receiving a disability benefit. Premiums may be waived if you are unable to perform any work in any occupation due to an illness or injury. Ask your employer to file a *Request for Disability Premium Waiver (ET-5306)* if you think you may qualify.
Tax Information

Taxation of Monthly Annuities
Federal and Wisconsin state income tax withholding is voluntary. However, if you do not specify how you want federal taxes withheld, ETF is required to withhold according to the tax tables as if you are married with three exemptions.

If you do not specify how you want state taxes withheld, ETF will not withhold anything.

To change your withholding:
1. Use ETF’s Retiree Monthly Tax Withholding Calculator to help you determine how much to withhold from your annuity payment for taxes. Access the online calculator at etf.wi.gov.
2. Complete the Substitute W-4P Tax Withholding Certificate for Pension or Annuity Payments (ET-4310) form and return it to ETF by fax or mail.

If you are not a U.S. Citizen and do not reside in the United States, you must submit a completed “W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)” form. This document is available from the IRS.

Taxation of Lump-Sum Benefits
If you do not roll over your lump-sum payment to another qualified plan, in most cases ETF must withhold 20% of the taxable portion of your payment for federal income tax.

ETF does not withhold Wisconsin state taxes from lump-sum payments unless you voluntarily elect withholding.

Retired Public Safety Officers
Since 2009, eligible, retired public safety officers can elect to have health and long-term care insurance premiums deducted from their WRS annuities, including insurance plans offered by providers other than the State of Wisconsin.

If the retired public safety officer meets federal eligibility requirements, they may be eligible for an annual income tax exclusion for insurance premiums paid by annuity deduction. A “public safety officer” is defined by federal law [26 USC 402 (I) (4) (c)] as an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, a firefighter, a chaplain, or as a member of a rescue squad or ambulance crew. ETF does not determine who is and who is not eligible for this federal tax exclusion.

For additional information about this program, see the “retirees” tab on ETF’s homepage at etf.wi.gov and click on the link for “Information for Retired Public Safety Officers.”

Annual Tax Statements
1099-R Statement:
If you are a U.S. Citizen or a resident alien, ETF will send you a 1099-R statement annually by January 31, providing information necessary to complete your tax return. You do not need to request this information. The 1099-R will provide:
• The annual gross amount of your benefit payment(s),
• The taxable portion of your WRS distribution(s); and
• The total amount withheld for life and health insurance premiums, and federal and Wisconsin state income taxes, if any.

If you have multiple WRS annuity accounts (for example, you receive an annuity from both your own WRS account and as a beneficiary of another account), you will receive a separate annual 1099-R tax statement for each of your annuity accounts. It is important that you file copies of all your 1099-R forms with your annual tax returns, if required by the taxing authority.

If you are receiving monthly payments in the year in which you turn 59½, IRS regulations require ETF to provide you with two 1099-R statements for that calendar year. One will reflect the income you received for the time you were under 59½ years of age. The other will reflect the income you received after you turned 59½.

1042-S Statement:
If you are not a U.S. Citizen and you do not reside in the United States, ETF will send you a 1042-S statement annually by March 15, in lieu of a 1099-R.
W-2 Wage and Tax Statements
You may receive a W-2 from ETF if you are covered under the state’s Group Health Insurance Program and you:

• Receive a Wellness Incentive from your health plan; these incentives are taxed as ordinary income. Although ETF will provide you with the W-2, if you have questions or concerns about the incentive amount or the taxable portion, you will need to contact your health plan directly.

• Cover a non-tax dependent on your health insurance contract and use sick leave credits to pay your premiums. The portion of the premium that covers non-tax dependents is considered imputed income and is taxable. This does not apply to you if your premiums are deducted from your annuity because those premiums are paid post-tax.

Additional Resources
For more information on the taxation of your monthly or lump-sum benefit, see the Tax Liability on WRS Benefits (ET-4125) brochure or view the Retiree Tax Information FAQ online at etf.wi.gov.

Required Minimum Distribution
If you are no longer working under the WRS and are not yet receiving a WRS retirement benefit, you must receive a disbursement known as a required minimum distribution (RMD) each year beginning in the year you reach age 70½.

Following are some things to keep in mind:

• ETF will notify you in the year you turn 69½ regarding your options to apply for your benefits, roll over your benefits to another qualified plan or to defer your benefits until March 1 of the calendar year you reach 71½.

• If you do not respond by December 31 of the year you reach 69½, ETF must make an automatic distribution of the entire account balance on or after the next January 1. This could result in a tax consequence, an effective date or type of payment that you do not want. It is important for you to contact ETF before an automatic distribution is required. Once an automatic distribution is paid, your WRS account is closed and you cannot return your payment or choose another payment option.

• If you do not take your RMD by April 1 in the year you turn 71½, or by December 31 of the year you end employment (if you continued working under the WRS after you reached 70½), you may be required to pay a federal tax of 50% of the RMD amount that you should have received during that tax year.

If your WRS-covered employment will end when you are 70½ or older, you should request your WRS annuity estimate up to one year in advance and begin your benefit during that year. Contact the IRS or your tax advisor for more information about the RMD.
After I retire, can I take a job with a private employer?
As a retiree, you can work in private employment and your benefits administered by ETF (retirement and health/life insurance) will not change.

After I retire, when can I take a job that’s covered by the WRS?
When you can take a position covered by the WRS depends on when you last terminated WRS employment. If you return to WRS employment before the end of your required break in service, your annuity or lump-sum benefit will be canceled. You will owe back any benefits paid out to you to re-establish your account.

If You Last Terminated WRS Employment Before July 2, 2013:
If you terminated WRS service before July 2, 2013, the earliest day you may return to WRS employment is the latest of the following dates. This is called your “break-in-service” requirement.
- The day after the effective date of your annuity.
- The 31st day after ETF received your benefit application.

If You Last Terminated WRS Employment On or After July 2, 2013:
If you terminated WRS service on or after July 2, 2013, the earliest day you may return to WRS employment is the latest of the following dates. This is called your “break-in-service” requirement.
- The day after the effective date of your annuity.
- The 76th day after you terminated your WRS participating employment.

How can I tell if a job I want to take as a rehired annuitant is covered by the WRS?
The Human Resources department of your prospective employer can tell you if the job you are considering is eligible for coverage under the WRS.

What happens if I take a job that’s covered by the WRS after I meet my break-in-service requirement?
How you are impacted if you take a position covered by the WRS depends on when you last terminated WRS employment.

If You Last Terminated WRS Employment Before July 2, 2013:
If you return to work for any WRS employer in a qualifying position after your required 30-day break, you must file the Rehired Annuitant Form (ET-2319) with your employer to indicate your decision to either remain an annuitant or elect coverage under the WRS. Your employer will send this form to ETF.
- Remain an annuitant. If you decide to remain an annuitant and continue receiving your WRS annuity, you may elect active WRS coverage in the future, depending on eligibility.
- Elect coverage under the WRS. You can elect to become covered under the WRS at any time. Your annuity will be suspended and your WRS coverage will begin on the first of the month after ETF receives your completed election form.

If You Last Terminated WRS Employment On or After July 2, 2013:
If you return to work for a WRS employer in a position in which you are expected to work at least two-thirds of full time after your required 75 day break, your annuity will be automatically suspended. It will be re-established when you retire again.
If you work less than two-thirds of full time in your new position, what happens to your annuity depends on when you were first employed in a WRS position.
- If you first began work under the WRS before July 1, 2011, and you return to work for a WRS employer in a position that is at least one-third of full time, you may choose whether you want to continue or stop your annuity.
- If you first began work under the WRS on or after July 1, 2011, and you return to work for a WRS employer in a position that is less than two-thirds of full time, you may not become a participating employee; your annuity will continue.
Work After Retirement (continued)

After I retire, when can I take a job with a WRS employer that’s not covered by the WRS?
Whether or not you need to satisfy a break in service (see page 9) depends on whether you go back to the same employer from which you retired.

- If your WRS employer is the same employer from which you retired, the break-in-service requirement applies even though your new job does not meet WRS participation standards.
- If you are going to work for a different WRS employer, you do not have to satisfy a break-in-service requirement.
- You can take a non-WRS job at any time.

Effect on Health Insurance
The following information applies to annuitants insured under the State Group Health Insurance Program, the Wisconsin Public Employers Group Health Insurance Program and the Local Annuitant Health Program.

- If you do not participate in the WRS in your new job, your health insurance coverage will not be affected.
- If you participate in the WRS in your new job, you become eligible for the coverage offered to active employees by your employer, and you cease to be eligible for the coverage you had as an annuitant (if different).

Your payroll representative at your new employer will notify ETF of your new coverage and your annuitant coverage will automatically be terminated.

What happens to my sick leave if I am a state retiree returning to state employment covered by the WRS?
Your unused sick leave account balance will automatically be placed on hold by ETF if your annuitant health insurance coverage ends until you re-retire.

If you return to work, you will earn more sick leave. When you re-retire, that new amount will be added to your existing sick leave account. The add-on amount is based on your highest rate of pay as a state employee. You can use your entire account to pay your state group health insurance premiums after your new retirement.

What happens to my sick leave if I am a state retiree taking a job with a local employer?
If you take a job as a local WRS participant and you have been using state sick leave credits to pay for your health insurance premiums, you can escrow these credits to use later. You must have comparable coverage elsewhere to escrow sick leave credits. If your credits are already escrowed, you cannot access them until you retire again.

When you re-retire, you will also be eligible for the Local Annuitant Health Program. Open enrollment is available if you apply for both your annuity and for this health coverage within 60 days of termination.

Effect on Life Insurance
I continued my life insurance coverage when I retired, but now I’m returning to work. What coverage will I have?
Your coverage depends on whether or not you participate in the WRS.

- If you do not participate in the WRS, you will retain your retiree coverage.
- If you participate in the WRS, you will have a choice of either continuing your retiree coverage or applying for coverage as an active employee.

If you apply for coverage as an active employee, your coverage will be based on your estimated earnings at the time you elect WRS participation.

If you choose coverage as an active employee, your premiums will be deducted from your salary. If you choose to continue your retiree coverage, premiums must be paid directly to the insurance company.
Frequently Asked Questions

Will ETF send me a statement every month?
No. ETF sends an Annuity Payment Statement only when there is a change in your annuity payment (including tax withholding and insurance deduction changes). You will not receive a monthly statement from ETF.

When I approach age 62, does ETF contact the Social Security Administration about starting my benefit under their program?
No. It is your responsibility to contact the Social Security Administration (SSA) about starting your benefit, normally about three months before you reach age 62. Call the SSA at 1-800-772-1213 for information or visit their web site at www.ssa.gov.

What happens to my health insurance when my spouse or I reach age 65? Are we required to enroll in Medicare? Will I be notified?
When each of you reach age 65, each must enroll in Medicare (both parts A and B) to continue state or local health insurance. We will automatically mail you a reminder before your 65th birthday and your spouse’s birthday. Your premiums decrease when either of you are enrolled in Medicare (both parts A and B). You will need to complete and return the Medicare Eligibility Statement (ET-4307) and provide a copy of your Medicare card(s) to ETF.

You do not need to enroll in a separate Part D policy because the state’s group health insurance plan includes pharmacy coverage.

You must notify ETF when you or any insured person covered on your family plan is eligible for Medicare before age 65 (i.e. has received 24 months of Social Security disability benefits).

How do I prepare to enroll in Medicare?
1. Contact the Social Security Administration at 1-800-772-1213 or visit www.ssa.gov.
2. Obtain the Medicare Eligibility Statement (ET-4307), available online or by contacting ETF.
3. Complete the Medicare Eligibility Statement and return it to ETF.

Additional information is available in the Steps to Prepare for Medicare (ET-4114) fact sheet or by contacting ETF.

What happens if payments are issued after my death?
Annuity payment(s) issued after your death must be returned promptly to ETF (even if you elected a benefit option where payments continue to a named survivor after your death). Any checks cashed or deposits removed from your bank account after your death will become a legal liability for the individual cashing the checks or withdrawing the deposits.

It is important that ETF is notified about your death as soon as possible. We will review your account to determine if any death benefits are payable to your named survivor or beneficiary(ies).

Can I change my health insurance if I move to a different area?
Yes, if you move from the service area, you can change to the IYC Access Health Plan or IYC Medicare Plus (state retirees), or another HMO.

• You must complete a Health Insurance Application/Change (ET-2301) form if you are changing plans. ETF must receive your application within 30 days after the date of your move. If you wish to remain with your present plan you must complete ET-2301 to notify the plan of your new address. Please visit etf.wi.gov or contact ETF for the form.
Cover photo courtesy of the Wisconsin Department of Tourism.
Contact ETF

etf.wi.gov

Find ETF-administered benefits information, forms, brochures, benefit calculators, educational offerings and other online resources. Stay connected with:

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