



STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

Wisconsin Department
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Dear Member,

The Department of Employee Trust Funds is contacting you because you are currently in a Chapter 40 domestic partnership registered with ETF. The law that provided you and your domestic partner certain benefits when you registered this domestic partnership has been changed by 2017 Wisconsin Act 59, which was signed into law as part of the 2017-2019 state biennial budget on September 21. This letter tells you how the law change affects you and your domestic partner.

Some of your previous benefits, including health insurance, will no longer be available to domestic partners as of January 1, 2018. See below for information about how this law impacts benefits administered by ETF. Note the effective dates of the changes. For additional details about benefit changes, please contact your employer's payroll or benefits office (or ETF if you are retired).

If you want to end this partnership, or if you have married, submit to ETF an [Affidavit of Termination of Domestic Partnership \(ET-2372\) available online at etf.wi.gov](#) or by contacting ETF. This will terminate your domestic partnership for all purposes with ETF; there is no partial termination of a domestic partnership.

Health Insurance Coverage

Group health insurance coverage for your domestic partner and your partner's dependent children (who are not also your dependent children) will end at 11:59 p.m. on December 31, 2017. Your domestic partner and your partner's dependent children will receive a COBRA opportunity to continue existing health insurance coverage for 36 months, provided your partner enrolls and pays the full monthly premium. Your employer (or ETF, if you are retired) will send the COBRA information to your partner. If you, as the member, should pass away prior to January 1, 2018, your domestic partner may continue health insurance coverage if covered by the state group health plan at the time of your death.

Wisconsin Retirement System Benefits

Your current Wisconsin Retirement System benefits—specifically your WRS death benefits, and WRS joint and survivor annuities—will not change.

- *WRS death benefits* are always paid per the most recent, valid beneficiary designation on file with ETF prior to your death. If a beneficiary designation is not on file, death benefits will be paid to your registered, surviving domestic partner according to standard sequence. *Your beneficiary information does not automatically change when a life event occurs, such as a marriage or a domestic partnership termination.* Be sure to keep your beneficiary information filed with ETF up to date.
- A *WRS joint and survivor annuity* will still be paid to your domestic partner if your domestic partnership has been registered with ETF for at least one year at the time you begin your annuity.

Sick Leave Credit Programs

If you are a state employee, your domestic partner and your partner's dependent children may not use your accumulated sick leave credits if you pass away on or after January 1, 2018. If you pass away prior to January 1, 2018, your domestic partner and your partner's dependent children may use your accumulated sick leave credits, if they were covered on your group health insurance on your date of death. For more details, see the [Sick Leave Credit Conversion Program \(ET-4132\) brochure, available online at etf.wi.gov](#) or by contacting ETF. If you are a local government employee, contact your employer about sick leave benefits.

Life Insurance

Spouse and dependent coverage for your domestic partner and your partner's dependent children (who are not also your dependent children) will end at 11:59 p.m. on December 31, 2017. If you have no other eligible dependents, you will need to cancel your spouse and dependent coverage by submitting a [Life Insurance](#)

[Application/Cancellation/Refusal \(ET-2304\) form](#) to your employer. If you have other eligible dependents, you may choose to maintain this coverage. This form is available online at etf.wi.gov or from your employer.

Conversion to an individual policy is available for your domestic partner and/or dependent children by submitting a [Conversion of Group Life Insurance Enrollment \(ET-2306\) form](#) to Securian by January 31, 2018.

Your life insurance death benefit will be paid according to the most recent, valid beneficiary designation on file prior to your death. If a beneficiary designation is not on file, death benefits will be paid to your registered, surviving domestic partner according to standard sequence.

Duty Disability Death Benefits

If you are currently receiving a duty disability benefit and your domestic partnership was registered with ETF before your duty disability qualifying date, your domestic partner's eligibility for a death benefit will not change.

If you are a protective occupation employee and qualify for a duty disability benefit before January 1, 2018, your domestic partner may be eligible for a death benefit if your domestic partnership was registered before your duty disability qualifying date. Act 59 also specifies that if your domestic partnership was registered before you qualified for duty disability, and you subsequently marry, your partner's eligibility for a duty disability death benefit will be maintained as your spouse.

Duty disability death benefits will not be payable to your domestic partner if you qualify for duty disability on or after January 1, 2018.

Supplemental Benefits Insurance Coverage

Supplemental benefits coverage for your domestic partner and partner's dependent children (who are not also your children) will end at 11:59 p.m. on December 31, 2017. This includes supplemental benefit plans administered by Anthem DentalBlue, Zurich (accidental death and dismemberment), EPIC Benefits+, EPIC Dental WI and VSP. Your domestic partner will receive continuation (COBRA) coverage information.

Wisconsin Deferred Compensation

If you want your domestic partner to receive your Wisconsin Deferred Compensation (WDC) account after your death, you *must* file a beneficiary designation listing your domestic partner with Empower Wisconsin. Without a beneficiary designation on file, domestic partners will no longer receive your account after your death, because Act 59 specifies partners are not included under standard sequence for the WDC for deaths occurring on or after January 1, 2018. Visit www.wdc457.org to learn how to file a beneficiary designation.

The WDC will no longer be able to accept a domestic relations order (DRO) allocating a part of a member's account to a domestic partner after January 1, 2018. If you terminate your domestic partnership, your former partner cannot be allocated a part of your account through a DRO.

Long-Term Care Coverage

Your domestic partner will no longer be able to participate in the ETF-associated long-term care insurance after 11:59 p.m. on December 31, 2017. Domestic partners will be contacted by HealthChoice with options on how to transition to an individual long-term care policy.

Employee Reimbursement and Health Savings Account Funds

Per IRS regulations, if your domestic partner and/or your partner's dependent children are your legal tax dependents, then you can continue use your Employee Reimbursement Account (ERA) and/or Health Savings Account (HSA) funds to pay for eligible expenses.

If you have questions, please contact your employer's payroll or benefits office, or ETF.

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