

# Trust Fund News



Published by the  
Wisconsin Department of  
Employee Trust Funds  
P.O. Box 7931, Madison,  
WI 53707-7931

Toll free: 1-877-533-5020  
(608) 266-3285  
<http://etf.wi.gov>

Volume 23, No. 3  
September 2005

## INSIDE

3

The WRS is Financially  
Sound

Required Contribution  
Rates to Change

4

New WDC Administrator  
Sign Up for E-Routing

BadgerRx Gold Prescrip-  
tion Drug Program

5

Board Seeks Candidates  
Dual Choice/Information  
for Medicare Participants

6

Board Corner  
Group Retirement  
Counseling Sessions

7

Fall Public Presentation  
Schedule Announced

## Pay Attention to Year-End Deadlines

There are certain transactions for which the end of the calendar year (December 31) is significant. Participants considering any of the following transactions should consider the effects of the December 31 deadline:

• *Voluntary Additional Contributions.* These begin to earn interest on January 1 after the Department receives the contributions. This means that if we do not receive your additional contributions by the last working day of the calendar year (December 30 this year), they will not begin to earn interest until January 1, 2007. Interest crediting is based on the date on which the Department actually receives the contributions, not on a postmark date.

• *Variable Participation Elections and Cancellations.* A variable participation election or cancellation becomes effective on January 1\* after the Department receives your completed form. For a variable *election*, this means that 50% of new WRS contributions will be deposited in the variable trust fund beginning on the first of the year after we receive your completed election form.

For a variable *cancellation*, 100% of new WRS contributions will be deposited in the fixed trust fund beginning on January 1\*

after we receive your completed cancellation form. Your variable contributions continue to be invested in the variable fund for the full calendar year in which we receive your cancellation form. The full variable gain or loss will then be applied to your existing variable contributions for the year in which we receive your cancellation form.

\* Notable exception: Under the current rules, variable election and cancellation forms received on the very first day of a calendar year on which state offices are open for business are deemed to be received in the **previous calendar year**, and the effective dates are determined accordingly. Example: ETF receives a participant's variable cancellation form on January 3, 2006, which is the first day in 2006 that ETF is open for business. The form is considered to have been received in 2005, and the variable cancellation will therefore become effective on January 1, 2006.

• *Benefit Applications and Interest Crediting.* The interest included in your WRS benefit is based on when your benefit is effective and/or paid, rather than on the date on which the Department receives your application. Pro-rated 5% interest for the partial year is also included in retirement and death benefits. However, a separation benefit only includes

*Deadlines, continued on page 2*

## Some Teachers May Be Eligible for Additional Service Credit

The Wisconsin Supreme Court recently issued a court decision on the *Solie and Baxter v. Employee Trust Funds Board* case. The court ruled that these teachers are eligible to have previously forfeited years of creditable service restored to their Wisconsin Retirement System (WRS) accounts without cost to them. As a result of this decision, certain teachers and former teachers are also eligible for this service credit.

Listed on page two are some initial eligibility screening criteria for the additional

service credit. If you do not meet all of these initial screening criteria you will not be eligible for service credits under the court's recent decision. If you meet all of these initial requirements, please contact the Department of Employee Trust Funds. We will review your account to determine if you meet all of the complete eligibility criteria and notify you in writing whether you qualify for years of creditable teaching service under the *Solie and Baxter* court decision.

*Service Credit, continued on page 2*

### Deadlines, continued from page 1

annual interest, credited effective each December 31; no interest for partial years is included. *Exception: If you have made voluntary additional contributions to your WRS account, prorated 5% interest on additional contributions for the partial year will be included in your separation benefit.*

If you **want** annual interest to be included in your WRS benefit, we recommend that you submit your benefit application in late December to assure that your benefit will not be paid until after the end of the year (after December 31 interest crediting). However, if you **do not want** annual interest included in your benefit (e.g., if you have variable contributions and are expecting a variable loss for the year), we recommend that you submit your benefit application by late November or very early December to facilitate your payment being issued before the end of the year. *Note: We can only issue lump sum payments after we receive final termination data from your employer, regardless of*

*when we receive your application for benefits.*

• **Service Purchases.** If you are considering buying creditable service (e.g., service forfeited through a previous withdrawal of contributions from your retirement account), and working in an employment category *other than* as a teacher, educational support personnel or judge\*, the cost of your service may increase if we receive your service purchase application after the end of the calendar year. The cost is based on the date we actually receive your service purchase application and payment, not on the date on which your application to buy service is postmarked. Note: The Department **must** receive your completed application and payment before you terminate WRS employment.

\*The cost changes on July 1 for participants in these categories.

For more detailed information about any of these provisions, call the Department toll-free at 1-877-533-5020 or (608) 266-3285 (local Madison).

### Service Credit, continued from page 1

#### Initial Screening Criteria:

- You were not granted creditable service under the *Benson et al., v. Employee Trust Funds Board* court decision. If you were already granted service under that court decision, you have already received credit for the years of service at issue. *Solie and Baxter* were denied service credit under the *Benson* court decision, and this new court decision only grants service to certain teachers who were determined to be ineligible under the *Benson* decision. **Exception:** If you forfeited service by withdrawing funds from both the State Teachers Retirement System (STRS) and the Milwaukee Teachers Retirement Fund (MTRF), and received credit for service under only **one** of those systems under the *Benson* court decision, you may be eligible for service credit under the other teacher retirement system according to the *Solie and Baxter* court decision.
- You first began teaching covered under State Teachers Retirement System (STRS) or the Milwaukee Teachers Retirement Fund (MTRF) before December 1, 1965.
- You terminated teaching employment and withdrew your member contributions before May 11, 1973.
- After withdrawing your contributions you returned to covered teaching under the same teacher retirement system (STRS or MTRF), terminated teaching employment, and again withdrew your member contributions before May 11, 1973.
- You subsequently returned to teaching, and taught in a position covered under the same retirement system (STRS or MTRF) after May 10, 1973. After teaching after that date you never took a separation benefit that closed your teacher retirement account.

If you believe that you meet **all** of the criteria listed above, please contact the Department to request that your account be reviewed for service credit eligibility under the *Solie and Baxter* court decision. We will review your records and notify you whether you qualify. If we determine that you meet all of the final eligibility criteria, how the service credit will affect your WRS account depends on your current status. If you have not purchased your forfeited service, the additional years of service will be added to your account; or if you have already retired, your annuity will

be recalculated to determine how the additional service credit affects your annuity. If you are entitled to an annuity adjustment, your annuity will be adjusted retroactively. If you have already purchased your forfeited service, you will receive a refund for the amount you paid for the years of service for which you are eligible without cost under the court's ruling. If you believe that you may qualify, write to the Department or call us toll-free at 1-877-533-5020 or (608) 266-3285 (local Madison).

## The WRS is Financially Sound

The Wisconsin Retirement System (WRS) is in “excellent financial condition,” concluded the Employee Trust Funds (ETF) Board’s consulting actuary in a recent report. The WRS ended 2004 with assets at an actuarial value of \$66.2 billion. Based on benefit promises of \$66.6 billion, assets equaled 99.4% of liabilities. The fact that the WRS is in such strong fiscal health is comforting, especially in an era when a number of other public employee retirement systems nationwide are underfunded. At this time, they have insufficient assets to pay future benefit promises.

The funding problems experienced by other systems are often the result of enacting benefit improvements without adequate financial planning to fund the new benefits. Sometimes, required contributions simply are not paid when due. During tough economic times, decisions to reduce or skip payments to a retirement system can create significant future funding problems. In some states, the legislative branch of the government decides when and how much to contribute to its public employee retirement systems, rather than having such decisions made by the board of trustees of the system. Delaying payment of current contributions can cause erratic swings in future contribution rates and may result in benefit

reductions at a later time in order to bring the system back into financial balance.

Fortunately, the WRS operates in a non-partisan environment. State law provides that the Department of Employee Trust Funds (ETF) is an independent agency governed by independent boards of trustees. The law mandates six different boards with responsibilities for programs operated by the Department. The ETF Board serves as the governing body; the law gives this board specific responsibilities for safeguarding the trust fund assets for the benefit of members. Mandatory retirement contributions are an important feature of the law that the ETF Board has responsibility to enforce. The amount of money, expressed as a percentage of payroll, that employers and employees contribute each year is set in Wis. Statute Chapter 40. The law also gives the ETF Board the authority to annually consider the contribution rate recommendation by its independent, consulting actuary.

Because of the funding policies of the WRS, employer and employee contribution rates tend to remain relatively level from year to year. This, and the State of Wisconsin Investment Board’s excellent investment program, have resulted in a stable pattern of funding throughout the history of the WRS.

## Required Contribution Rates to Change Next Year

The Employee Trust Funds (ETF) Board approved a recommendation to raise required contribution rates slightly for all employee groups except protective category employees not covered by Social Security. Rates for employees in the general/teacher, executive/elected, and protective covered by Social Security categories will increase by 0.2% of payroll. Rates for protective category employees not covered by Social Security will remain unchanged from last year. General category employees comprise approximately 91% of the total Wisconsin Retirement System (WRS) covered employee population.

The rate increases are based on the recommendation of the ETF Board’s consulting actuary and will

go into effect for salaries and wages beginning January 1, 2006. In the report to the Board, the actuary stated that the WRS “continues to be in excellent financial condition.” For related information, see *The WRS is Financially Sound*, above.

Rate changes, whether higher or lower, are considered normal for retirement systems such as the WRS that pre-fund retirement benefits. Department officials anticipate continued upward pressure on contribution rates for the next several years in order for the WRS to meet its long-term funding requirements.

Contribution rates as a percentage of salary\* by WRS employment category for 2006 are summarized as follows:

Employee Category	2005	2006	Percent of Payroll Increase
General/Teacher	10.2%	10.4%	0.2%
Elected Officials/Executives	11.1%	11.3%	0.2%
Protectives with Social Security	12.9%	13.1%	0.2%
Protectives without Social Security	14.0%	14.0%	No change

\* Rates shown do not include other mandatory employer contributions for duty disabilities, the state’s Accumulated Sick Leave Conversion Credit program, or unfunded liabilities — all of which vary by employer.

## New Wisconsin Deferred Compensation Program Administrator Announced

After a competitive bid process, the State of Wisconsin Deferred Compensation Board recently selected Great-West Retirement Services (GWRS) to administer the Wisconsin Deferred Compensation (WDC) Program, beginning December 1, 2005. GWRS, the Department of Employee Trust Funds, and the Deferred Compensation Board are committed to ensuring that the WDC continues providing participants with the best levels of service possible at comparatively low administrative costs.

Because of the conversion to the new administrator, there will be a blackout period of approximately five days, during which no allocation changes or investment option changes can occur. Payroll deferrals (your investment contributions) will continue to be allocated to your selected investment options in your account during the blackout period. More information regarding the timing of the blackout period and what this means for participants is forthcoming.

While there may be some cosmetic changes (e.g.,

new printed materials, phone numbers, and individual passwords), the program itself will not change. The WDC Program will continue to provide:

- the same diverse investment options currently offered;
- representatives dedicated exclusively to WDC Program participants and a permanent office in Madison;
- toll-free access to account information 24 hours a day and live customer service contact five days a week; and
- a fully interactive Internet site, [www.wdc457.org](http://www.wdc457.org), designed exclusively for WDC participants.

We are working hard to ensure that the transition to GWRS is as seamless as possible for participants and employers. Employees currently participating in the WDC will receive additional information regarding the timing of the blackout period and changes to the WDC as the transition progresses this fall.

## Annuitants: Sign Up to Receive *Trust Fund News* Online

Registration is ongoing for retired participants of the Wisconsin Retirement System (WRS) who want to receive *Trust Fund News* electronically, via E-Routing. E-Routing, a service of the Department of Administration, Division of Enterprise Technology, offers automated delivery of communications, including *Trust Fund News*, originating from state agencies.

Retired WRS participants who register for the ser-

vice voluntarily forgo receiving a paper copy of the newsletter and instead read it online. Trust fund dollars are saved through lower costs for paper, postage and handling. All you have to do is to register on the E-Routing database with a current e-mail address and then select *Trust Fund News* for E-Routing delivery. You can check out the process at the E-Routing registration center, <http://wsp3.state.wi.us/state/erouting>.

### ***BadgerRx Gold™: Keeping Prescription Drugs Accessible and Affordable for Wisconsin Residents***

*IMAGINE* a program that:

- ✓ has helped Wisconsin residents save an average of more than 23% on the cost of their prescription medications;
- ✓ includes more than 700 participating pharmacies statewide and has enrolled more than 6,000 individuals since April 1, 2005;
- ✓ has prevented more than 240 possible drug interactions in the first two months of operation. Twenty-three of these interactions were severe or life threatening.

*If you, a family member or a friend are Wisconsin residents without adequate or any coverage for prescription drugs, then the BadgerRx Gold Program may be for you. BadgerRx Gold is offered by Navitus Health Solutions and backed by the State of Wisconsin. For as little as twenty dollars a year, you can enroll by calling BadgerRx Gold Customer Service toll-free at 1-866-809-9382 or by visiting [www.badgerxgold.com](http://www.badgerxgold.com). It's that easy to start saving now.*

## Dual-Choice Enrollment Period Set

The Dual-Choice health insurance enrollment period for 2006 has been set for October 10-28, 2005. Dual-Choice is for currently insured active employees and retirees who take part in the State of Wisconsin Group Health Insurance Program. It gives participants the opportunity to change from one health plan to another or switch from single to family coverage without a waiting period for pre-existing medical conditions. Changes become effective January 1, 2006.

Please refer to the September issue of *It's Your Benefit* for more details on this important time period. In the newsletter we review important changes to Uniform Benefits for 2006 and any changes to the Standard Plan. Look for it within the next few weeks.

**Where Can I Get More Information About the Health Insurance Program for 2005?** For the latest information, try the following resources:

- Attend a **health fair** in your area during the Dual-Choice period. Representatives from the area plans will be available to provide you with information about their plans. The complete listing (about 25 have been scheduled thus far) is posted on our Internet site and printed in your *It's Your Choice* booklet.
- ETF's Internet site at the following address: [http://etf.wi.gov/members/health\\_ins.htm](http://etf.wi.gov/members/health_ins.htm).

- Review the *It's Your Choice* booklet (available in late September).
- Call ETF's **Telephone Message Center** at 1-800-991-5540 or (608) 264-6633.

### Important Information for Medicare Participants in the Group Health Insurance Program

Almost 25,000 individuals on Medicare are enrolled in the state's Group Health Insurance Program, administered by the Department of Employee Trust Funds (ETF). Many are aware that enrollment for prescription drug benefits through Medicare Part D begins in mid-November for coverage beginning January 1, 2006. ETF will provide additional information to participants over the next few months, primarily through special mailings to annuitants, *It's Your Benefit*, the *It's Your Choice* booklet (available during Dual-Choice enrollment), and the Department's Internet site.

**Medicare participants:** It is extremely important to wait until you receive guidance from ETF **before** taking any steps to sign up for Medicare prescription drug coverage.

## BOARD CORNER

### Retirement Board Seeks Candidates

**T**eachers: Are you interested in working on behalf of fellow retirement system participants by serving on the Teachers Retirement (TR) Board? The Department has issued a call for nomination papers for active teachers in elementary and secondary schools (excluding the Milwaukee Public School District) interested in serving on the TR Board. Three seats are open for election, as the terms of two current members (Suzanne Doemel and Dennis Tripp) expire in 2006 and there is one vacant seat. Doemel and Tripp have retired and are ineligible to run again for these particular seats.

Nomination papers will be available after October 1. The deadline to return papers is 4:30 p.m. Thursday, November 17, 2005. Voting will take place in January. To request nomination papers, contact the Board Election Coordinator, Department of Employee

Trust Funds, P.O. Box 7931, Madison, WI, 53707-7931. To send an e-mail to the Board Election Coordinator, go through the "Contact ETF" feature on our Internet site, <http://etf.wi.gov>.

#### About the Board

The TR Board is an important part of the Wisconsin Retirement System. The 13-member board advises the policy-setting Employee Trust Funds Board on a variety of retirement and other benefit issues involving public school, technical college, and state and university teachers. The TR Board also hears appeals of determinations made by the Department regarding disability benefits.



## RETIRES' CORNER

*Editorial policy statement: Trust Fund News periodically runs brief announcements submitted by and about retiree organizations, subject to space availability and made on a first-come, first-served basis. The Department of Employee Trust Funds does not guarantee publication of submitted articles.*

### State Patrol Academy Anniversary Reception

The Wisconsin State Patrol Academy is celebrating its fiftieth anniversary with a reception at the Cranberry Lodge in Tomah, Wisconsin, on Friday, September 9. In 1955, forty-nine state traffic officers received their commissions and badges of authority in a historic ceremony in Madison. They were the first of nearly 2,500 state troopers and inspectors who have

since graduated from the academy. All current and former academy graduates, including local law enforcement personnel and friends of the academy, are invited. For more information, contact Lt. Christopher Neuman, State Patrol Academy, 95 South 10th Avenue, Ft. McCoy, WI 54656-5168; Phone: (608) 269-2500; e-mail: [chris.neuman@dot.state.wi.us](mailto:chris.neuman@dot.state.wi.us).

### Wisconsin Retired Educators' Association

The Wisconsin Retired Educators' Association (WREA) is an independent, non-partisan organization committed to monitoring and improving pension benefits for retired educators and other members of the Wisconsin Retirement System (WRS). WREA places the interests of retirees as its first priority.

WREA offers a broad range of member services including pension fund protection. A statewide legislative alert network matches constituents to legislators and assures ongoing communication and participation in the legislative process.

WREA members are also eligible for substantial discounts on long term care insurance, health insurance, travel programs, AAA roadside assistance, and auto and homeowners insurance. In addition, WREA

has dental/vision, hearing and prescription drug programs. A number of free publications and a quarterly newsletter provide important information.

WREA is a grassroots organization with 11,500 members and 73 local units. It is affiliated with the National Retired Teachers Association (NRTA), AARP's Educator Community. WREA's motto is: *Your voice. Your choice.* Annual dues of \$40 for regular members (retired teachers, administrators and school personnel) and \$20.00 for associate members (other annuitants in the WRS, friends of education and active educators) are payable to WREA and can be sent to WREA, 2564 Branch Street, Middleton, WI 53562. Phone: 608/831-5115; FAX: 608-831-1694; Internet site: <http://www.wrea.net>.

## Department Offers Small Group Retirement Counseling Sessions

The Department of Employee Trust Funds (ETF) offers small group retirement sessions for Wisconsin Retirement System (WRS) members approaching retirement. The two-hour sessions, designed for up to eight participants and their guests, are held three times a week in the Madison ETF office, located at 801 W. Badger Road. Sessions begin at 1:00 p.m. on Mondays and Wednesdays; Thursdays, 8:30 a.m.

ETF specialists provide an overview of WRS benefits and a step-by-step explanation of the retirement estimate and application process. Participants may ask questions throughout the session and, in fact, often benefit from the questions and comments on the retirement process shared by other attendees.

Small group retirement counseling sessions provide participants with an alternative to scheduling individual appointments, which, due to demand, can require a wait of four to six weeks. Since the program's beginning in August 2003, more than 2,200 participants and guests have attended small group retirement sessions.

To make a group counseling appointment, call our Madison appointment line at (608) 266-5717. Group counseling attendees must:

- be within one year of minimum retirement age;
- have a valid retirement estimate from ETF; and
- bring their retirement packet to the session.

## ETF Sets Fall Public Presentation Schedule

The Department of Employee Trust Funds (ETF) has scheduled free, public presentations for Wisconsin Retirement System (WRS) participants, especially those considering or planning retirement in the near future. ETF specialists will discuss WRS retirement, death, and separation benefits as well as health and life insurance benefits. Presentations run from 7 p.m. to 9 p.m., unless otherwise noted. All locations are handicap accessible.

### Public Presentations

Reservations are not needed except for designated Interactive Television (ITV) sites.

<u>City/Area</u>	<u>Date</u>	<u>Location</u>
Abbotsford	Weds., Oct. 12	Abbotsford High School-Cafeteria, 307 North 4th St., Abbotsford
Brookfield	Tues., Oct. 11	Dixon Elem. Cafeteria-School Dist. of Elmbrook, 2400 Pilgrim Square Dr., Brookfield
Greenfield	Thur., Sept. 29	Greenfield High School-Auditorium, 4800 S. 60th St., Greenfield
Lake Geneva	Thur., Oct. 6	Badger High School-Auditorium, 220 South Street, Lake Geneva
LaCrosse	Thur., Oct. 20	Valhalla of Cartwright Center (Student Union), State St. and Campbell Rd., LaCrosse
Madison	Tues., Nov. 15	MATC Mitby Theater, 3550 Anderson St., Madison Free parking in student parking area west of Wright Street
Mauston	Tues., Oct. 4	Mauston High School-Auditorium, 800 Grayside Ave., Mauston
Monona ITV*	Weds., Sept. 28	Monona Public Library-Reservations Required For reservations, call Melissa Clark at (608) 877-5004
Muscoda	Weds., Oct. 12	Riverdale Elementary & Middle School-Cafeteria, 800 N. 6th St., Muscoda
New Lisbon	Mon., Oct. 10	New Lisbon High School-Multi Purpose Room, School Street (use high school entrance from School Street parking lot)
Oshkosh	Weds., Nov. 2 <sup>#</sup>	Oshkosh North High School Auditorium, 1100 W. Smith Ave., Oshkosh <sup>#</sup> 4:00 p.m. to 6:30 p.m. Program hosted by the Winnebago Co. chapter of the Wisconsin Retired Educators' Association (WREA). Includes presentations by Social Security representatives and the WREA beginning at 4:00 p.m. <b>WRS presentation begins at 4:30 p.m.</b>
Poplar	Weds., Oct. 5	Northwestern Elem. School-Cafeteria, School Dist. of Maple, 10499 East US Highway 2, Poplar
Osseo	Weds., Oct. 19	Osseo-Fairchild Middle/Senior High-Auditorium, 50851 East Ave., Osseo
River Falls	Tues., Sept. 20	River Falls High School-Auditorium, 818 Cemetery Road, River Falls
Shawano	Weds., Sept. 28	Shawano Community High School, 220 County Rd. B, Shawano
Tomahawk	Weds., Oct. 26	Tomahawk Elementary School-Auditorium, 1048 East King Rd., Tomahawk
Waunakee ITV**	Mon., Sept. 26	Waunakee High School-Reservations Required For reservations, call Melissa Clark at (608) 877-5004
Waupun	Weds., Sept. 28	Waupun High School, 801 E. Lincoln, Waupun
Whitewater	Weds., Oct. 5	Whitewater High School-Auditorium, 534 S. Elizabeth, Whitewater



### Interactive Television (ITV) Public Presentations Hosted by Northern Lights and Four Lakes Networks

*Due to space limitations, reservations are required at the following ITV presentations:*

Frederic, Plum City, Turtle Lake  
Mon., Sept. 26

For reservations, call Connie Manske at (715) 986-2020  
\*\*originating site in Waunakee listed above

Cumberland, Glenwood City,  
Birchwood  
Wed., Sept. 28

For reservations, call Connie Manske at (715) 986-2020  
\*originating site in Monona listed above

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 1-877-533-5020; (608)266-3285 (local Madison) or TTY (608)267-0676. We will try to find another way to provide you with usable information.

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

<http://etf.wi.gov>

PRSR STD  
US POST PAID  
MADISON WI  
PERMIT NO. 2798

FORWARDING SERVICE REQUESTED



*Trust Fund News* is published three times a year by the Wisconsin Department of Employee Trust Funds to inform Wisconsin Retirement System members about benefit programs.

Department Secretary  
Deputy Secretary  
Editor

Eric Stanchfield  
David Stella  
Nancy Ketterhagen

**Call Toll-Free:**

1-877-533-5020 or (608) 266-3285  
*Have your Social Security Number available.*

**TTY:** (608) 267-0676

For an appointment in Madison:  
(608) 266-5717

For an appointment in Milwaukee:  
(414) 227-4294

**Send an e-mail via our Internet site:**

<http://etf.wi.gov>

**Telephone Message Center:**

1-800-991-5540 or (608) 264-6633  
*Listen to pre-recorded messages on a variety of WRS topics.*

**Toll-Free Self-Service Line:**

1-877-383-1888 or (608) 266-2323  
*Request ETF forms and brochures, report home address changes, or make tax withholding changes (annuitants only).*

**Write Us:**

ETF, P.O. Box 7931, Madison, WI 53707-7931. *Include your Social Security number (SSN) with all correspondence. Retirees wanting to change mailing addresses should contact Payment Services at the address listed above. Include SSN, signature, and old and new addresses.*

**ETF Fax Number:**

(608) 267-4549

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 1-877-533-5020; (608)266-3285 (local Madison) or TTY (608)267-0676. We will try to find another way to provide you with usable information.