

# Trust Fund News



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*Developing and delivering  
quality benefits and services  
to members while safe-  
guarding the integrity of the  
Trust Funds.*

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## Budget Bill Provisions Affect WRS Programs

Significant Wisconsin Retirement System (WRS) benefit changes became law when Governor Doyle signed the state budget bill (2009 WI Act 28) in June. Several of the provisions that affect the benefit programs administered by the Department of Employee Trust Funds (ETF) are briefly summarized here. For more in-depth information, see the *Summary of WI Act 28 Provisions* in the *What's New* section of the Department's Internet site.

**Note:** At this time, ETF does not have detailed information on provisions that are effective January 1, 2010.

### 2009 WI Act 28 – Selected Provisions

#### Deemed Earnings

*(The effect of furloughs on state employee WRS reportable earnings and benefits)*

**Effective date:** July 1, 2009

**Applies to:** all state employees

Compensation and service that would have been earned had the state employee furloughs not been ordered are deemed as earnings and service for retirement purposes. For WRS purposes only, the earnings of a state employee includes compensation that would have been payable to the employee at the employee's rate of pay immediately prior to the

*Budget, continued on page 2*

## A Message From the Secretary: Dedication to Service

In the May 2009 edition of *Trust Fund News* I wrote about the need to adapt to and plan for change. That message rings even more true today, as the effects of a global economic recession continue to be felt locally.

The slumping economy had a significant effect on the State's two-year budget, which was completed in June. Because of declining tax collections, state agencies were asked to tighten their belts through budget cuts and limitations on filling vacant positions and state employees were required to take 16 days of unpaid leave (furloughs) over the next two fiscal years in order to balance the budget.

Due to the furloughs, our offices will be closed for 11 additional days over the course of the next two fiscal years; we will lose nearly 26,000 work hours

"I know the price of success: dedication, hard work and an unremitting devotion to the things you want to see happen."

— Frank Lloyd Wright

over that time period. This loss of hours will affect the amount of service we can provide and comes at a time when demand for that service continues to rise. For example, requests for retirement benefit estimates increased 8.7% in the first quarter of 2009 over the same quarter in 2008 and new retirements were up nearly 2.5% in the first quarter compared to the same period in 2008. We will do what we can to minimize the impact on critical services, but you may have to wait longer for some services.

Despite these challenges, our staff is working hard to improve how we serve

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beginning of any mandatory, temporary reduction of work hours or days (furlough) ordered by the State of Wisconsin from July 1, 2009, through June 30, 2011, for service that would have been rendered by the employee during that period had a furlough not been ordered.

Contributions must be paid to the WRS on earnings considered to be received (referred to as “deemed earnings”). Deemed earnings are considered in the calculation of a participant’s final average earnings for purposes of determining a retirement annuity.

### Changes In the Calculation of WRS Benefits for Certain Part-Time Staff

Effective date: July 1, 2009

This provision has two parts:

#### 1) Educational support personnel qualify for WRS participation at 440 hours

One of the previous eligibility criteria for WRS participation is that an individual is expected to work at least 600 hours per year for non-teacher participants and 440 hours per year for teacher participants. This provision in Act 28 changes the educational support personnel threshold to 440 hours. This part applies ONLY to educational support personnel employed by a school district. “Educational support personnel” is defined as any employee of a school district who is not a teacher, administrator or librarian. This provision does not apply to educational support staff of technical college districts or the Milwaukee Public School District.

#### 2) The early retirement reduction is lowered for all part-time non-teaching participants

Under previous law, when calculating the early retirement reduction, a year of creditable service for participants with at least five years of part-time service in the ten years immediately preceding retirement was calculated using 1,904 hours for non-teacher participants. This provision in Act 28 requires that the calculation use 1,320 hours as the full-time equivalent for a year of creditable service. This part applies to all part-time non-teaching participants who terminate WRS employment on or after July 1, 2009.

### Domestic Partners

Effective date: January 1, 2010

Applies to: 1) For health insurance benefits: subscribers covered under the State of Wisconsin Group Health Insurance Program (state and local); 2) For retirement benefits: all WRS participants

The law generally establishes that a domestic partner (same- and opposite-sex) is treated like a spouse for purposes of the various benefit programs administered by ETF, including the WRS, health insurance, deferred compensation and other related programs. Domestic partners must meet all of the following conditions:

- Be at least 18 years of age and otherwise competent to enter into a contract;
- Neither individual is married to or in a domestic partnership with another person;
- Neither individual is related by blood in any way that would prohibit marriage under Wisconsin law;
- The two individuals consider themselves to be members of each other’s immediate family;
- The two individuals agree to be responsible for each other’s basic living expenses;
- The two individuals share a common residence.

Domestic partners will be required to complete and submit an affidavit to ETF to be eligible for the benefits administered by ETF. The affidavit form (available soon on our Internet site), should be submitted with your insurance application during the October health insurance enrollment period and thereafter, but will not be effective before January 1, 2010. Domestic partners need to submit an affidavit for retirement benefits and purposes, even if they are not seeking insurance benefits. In addition, remember that the domestic partner registry (Wis. Stat. ch. 770) created by Act 28 is not connected to the benefit programs administered by ETF. **Therefore, the form we will use to verify the creation and/or dissolution of a domestic partnership is the ETF affidavit, not the domestic partner registry.**

### Health insurance-related provisions:

Effective Date: January 1, 2010

Review the *Summary* on our Internet site and the September edition of *It’s Your Benefit* for details on other health insurance-related provisions of Act 28, including those that provide coverage for dependents up to age 27 and treatment of autism disorders.

## Staff Furloughs Close ETF Offices

Due to mandatory furloughs for all state agencies, the Department of Employee Trust Funds, including all customer service phone lines, will be closed for business on specific days over the next two years. As a result, participants should expect longer wait times for basic services such as return e-mails, phone calls, retirement estimates and retirement appointments. **For the period ending June 30, 2011, ETF will be closed on the following days. This list includes holiday closures:**

### 2009

September 4 (furlough)  
 September 7 (holiday)  
 October 12 (furlough)  
 November 26 (holiday)  
 November 27 (furlough)  
 December 24 (holiday)  
 December 25 (holiday)  
 December 31 (holiday)

### 2010

January 1 (holiday)  
 January 18 (holiday)  
 February 15 (furlough)  
 May 28 (furlough)  
 May 31 (holiday)  
 July 2 (furlough)  
 July 5 (holiday)

### 2011

January 17 (holiday)  
 February 21 (furlough)  
 May 27 (furlough)  
 May 30 (holiday)

## Projections for Effective Rate, Annuity Adjustment

**Will the Department of Employee Trust Funds (ETF) pay a Core annuity dividend in 2010?** The Wisconsin Retirement System (WRS) does not provide any automatic cost-of-living increases. Annuity adjustments — whether increases or decreases — are based solely on the investment returns of the Trust Funds, which are managed by the State of Wisconsin Investment Board (SWIB).

Whether ETF pays a Core annuity dividend in 2010 will depend on Core Trust Fund investment performance as of December 31, 2009. However, due to poor market performance in 2008 — which led to the first-ever negative annuity adjustment earlier this year, ETF projections indicate that the Core Fund investment return for 2009 must be in the range of 27.9% to 30.7% in order to avoid another negative Core annuity adjustment in 2010. In addition, for active employees, a Core Fund investment loss of -5.5% to -6.8% will result in the first application of a negative effective rate of interest applied to employee accounts.

The accompanying chart illustrates approximately what the Core annuity dividend and Core effective rate may be next year, using investment gains and losses over the previous four years AND four different Core investment return projections. **Keep in mind that this chart is merely a set of projections.** Actual rates will be different if the

**Core Effective Rate/Annuity Adjustment Projections**

If SWIB's net investment return on 12/31/09 is...	27.9% to 30.7%	10%	0%	-10%
...the Core Effective Rate will be...	5.2% to 5.6%	2.2% to 2.6%	0.6% to 1.0%	-0.5% to -0.9%
...the Core Annuity Adjustment will be...	0.0%	-3.1% to -3.5%	-4.5% to -4.9%	-5.9% to -7.3%

fund returns are different than the SWIB net investment return figures used. In addition, retirees should remember that negative Core annuity adjustments can only reduce dividends granted in prior years. And remember:

- A Core annuity cannot be reduced below the original (finalized) amount the member received at initial retirement.
- Participants who retired in 2008 were not subject to this year's -2.1% Core annuity decrease because they were still at their original Core annuity amounts. If the Core adjustment had been an increase, however, their increase would have been prorated, based on the number of months they were retired in 2008.
- For information on SWIB investment, go to <http://www.swib.state.wi.us>.

## Should I Retire Now or Wait Until January?

Because of the downturn in the investment markets in 2008, many participants who were planning to retire early in 2010 are wondering whether their benefits would be higher if they start their annuities before the end of 2009 instead of waiting until January.

There is no definitive, “one size fits all participants” answer. Whether a December 2009 or January 2010 annuity begin date will provide higher benefits will be based on your own Wisconsin Retirement System (WRS) account. The key factors are:

- whether you participate in the Variable Fund in 2009;
- how much of your account is in the Variable Fund; and
- whether your annuity is higher under the Formula or Money Purchase calculation.

If you have never been in the Variable Fund, or transferred your Variable contributions to the Core Fund before 2009, the ongoing market turmoil will have less effect on the initial amount of your retirement annuity, or may even have no effect at all. Whether there is any effect on your annuity will depend on whether your benefit is higher under the formula or money purchase calculation.

For a more detailed explanation and additional information, look for our document, *When Should I Retire?* It is posted in the *Market Volatility and Your WRS Benefits* section of our Internet site at <http://etf.wi.gov>.

In addition, we suggest you use the many ETF resources available to help you make informed decisions. These include the Department’s customer service specialists and the forms, brochures and online videos listed below:

### **ETF online videos:**

*Canceling Variable Participation  
WRS—Interest vs. Annuity Adjustments  
WRS Trust Funds: Core and Variable  
Calculating Your Retirement Benefits Online*

### **ETF documents:**

*Things to Consider Before Canceling Variable Participation (Annuitants and Non-Annuitants)  
How do Variable Fund Investments Affect Me?  
When Should I Retire?*

### **ETF brochures:**

*Calculating Your Retirement Benefits (ET-4107)  
Choosing an Annuity Option (ET-4117)  
How Participation in the Variable Trust Affects Your WRS Benefits (ET-4930)*

### **ETF form:**

*Canceling Variable Participation (ET-2313)*

*Message, continued from page 1*

you. More and more we are relying on technology to deliver service in a more cost-effective way.

From our public efforts to reduce the number of paper annuity checks we print and mail (only 2% of retirees are paid this way) to our popular use of videos to explain important benefit information, to our increased use of electronic communications to provide important news and information (see, for example, the *Summary* of provisions in the 2009-2011 Biennial State Budget on our Internet site), we are committed to finding different ways to meet your service needs.

We are making changes behind the scenes, too. Last fall, ETF began using a new electronic benefit payments

system to pay retirement benefits. This fall, we are set to launch our new electronic Eligibility, Validation and Premium tool, which will improve the way we enroll people in, and collect premiums for, our health insurance program. And next spring we will introduce a Lump Sums Payment System, an electronic tool that will streamline the way we pay separation and lump sum retirement benefits. These projects will not only improve our ability to deliver current services, but will also pave the way for more online services in the future.

At ETF, we remain dedicated to finding new ways to offer you quality, cost-effective service.

## ETF Recognized in Pension Benchmarking Firm's Best Practices Report

A pension benchmarking firm that specializes in measuring the cost-effectiveness of public employee pension administration among retirement systems worldwide, has recognized the Department of Employee Trust Funds (ETF) in its recent *Pension Communication Ideas and Best Practices Report*. The firm, CEM Benchmarking Inc., specifically mentioned as a "best practice" ETF's video library, which contains more than 40 videos for participants and employers. To date, ETF statistics show more than 90,000 views.

The ten most-viewed videos are as follows:

1. *Calculating Your Retirement Benefits Online*
2. *Annual Statement of Benefits*
3. *Your WRS Benefits*
4. *How to Complete a Retirement Application*
5. *Annual Retirement Annuity Adjustments*
6. *WRS Trust Funds — Core and Variable*
7. *Canceling Variable Fund Participation*
8. *Benefit Basics — Your WRS Benefits Handbook*
9. *Buying WRS Creditable Service*
10. *Now That You're Retiring . . .*

### New Titles in ETF's Video Library

<http://etf.wi.gov/webcasts.htm>

- *Wisconsin Deferred Compensation (WDC): Ready to Retire? Understanding Your Distribution Options*
- *Market Impact on the Wisconsin Retirement System*
- *Medicare and your WRS Health Insurance Benefits*
- *40.65 Duty Disability Benefits*

### What's New on ETF's Website?

<http://etf.wi.gov>

- *Summary of 2009 WI Act 28 Provisions* (State Budget)
- *Study Measures Economic Impact of WRS on Wisconsin Economy*
- *Market Volatility and Your WRS Benefits* (updated)

### Wait Times For ETF Services Increase

The Department of Employee Trust Funds (ETF) is committed to providing timely service to Wisconsin Retirement System participants. We advise you to plan ahead for all your ETF service needs and very much appreciate your patience. Currently, wait times are as follows:

- Lump sum separation benefit payments: approximately 4-5 months
- Lump sum retirement benefit payments: approximately 4-5 months
- Retirement estimates: approximately 2 weeks
- Individual retirement appointment with an ETF specialist: approximately 6 weeks
- Group retirement appointment with an ETF specialist: less than 1 week

## Enhance Your WRS Benefit with Additional Contributions

**D**id you know that you can increase your Wisconsin Retirement System (WRS) retirement benefits by making additional contributions to your WRS account? Additional contributions to the WRS are invested by the State of Wisconsin Investment Board and will increase your pension benefit when you retire.

**How do I make additional contributions?** You can make contributions either through your employer or by submitting a check directly to the Department of Employee Trust Funds (ETF). There is no specific form for making additional contributions, but if you send a check directly to ETF, include a letter that provides your name, Social Security number, and the reason you are submitting the payment.

**What interest do I receive on my additional contributions?** If you participate in the Variable Fund during a year in which you make additional contributions, your additional contributions will be divided “50-50” between the Core and Variable Funds. If you do not participate in the Variable Fund, the entire amount of your additional contributions will be deposited in the Core Fund.

Your additional contribution balance as of January 1 is credited with that year’s effective interest rate(s) each December 31 (Core Fund rate and, if applicable, the Variable Fund effective rate). Example: Your January 1, 2009, additional contribution balance(s) would receive 2009 effective rate interest on December 31, 2009.

It is important to note that your additional contributions do not begin to earn interest until the January 1 after we receive them. For example, additional contributions received during 2009 will be credited with interest for 2010 on December 31, 2010. This means that no interest

will be credited for 2009 no matter when in 2009 we received the contributions.

However, when you take a benefit from your additional contributions during a year, your January 1 balance for that year will be credited with prorated 5% interest for each full month of that year that has elapsed before the month in which you take a benefit.

**Can I withdraw my additional contributions while I am still working under the WRS?** No. You cannot withdraw these funds until you have terminated all employment covered under the WRS. The law does not provide any exceptions, including hardship situations.

**What about tax liabilities when I take a benefit?**

The amount of your benefit from investment earnings on your regular (after-tax) additional contributions is fully taxable. The portion of your benefit based on your after-tax contributions is non-taxable. Until last year, employees of certain school districts and other educational institutions could make pre-tax “tax-deferred” additional contributions to their WRS accounts; however, those pre-tax contributions are no longer possible. The entire benefit from those tax-deferred additional contributions is always fully taxable.

**To learn more:**

**ETF online video:**

*Additional Contributions (Supplementing Your WRS Benefit)*

<http://etf.wi.gov/webcasts.htm>

**ETF brochure:**

*Additional Contributions (ET-2123)*. Find it on our Internet site or call ETF to request a paper copy.

# 10 Things You Need to Know About Your WRS Beneficiary Designation

1. The Department of Employee Trust Funds (ETF) will pay any death benefits according to the most recent beneficiary designation in your file.

2. If you never file a beneficiary designation, ETF will pay any death benefits from your account using a statutory distribution list known as “standard sequence.”

3. The only way to choose a beneficiary for your Wisconsin Retirement System (WRS) benefits is to tell us in writing.

4. You must use ETF’s *Beneficiary Designation* form (ET-2320 or ET-2321). Sending us a letter or a copy of your will is not acceptable. Your will does not control how your WRS benefits are distributed after your death.

5. Obtaining and completing a *Beneficiary Designation* form is easy. Find it on our Internet site, <http://etf.wi.gov>, or call us for assistance.

6. If a relationship in your life has changed (you have a new child or grandchild, or you have married or divorced), you should review your beneficiary designation. **Many participants assume divorce invalidates old beneficiary designations.** This is not true. The only way to remove your former spouse as your beneficiary is to file a new beneficiary designation with ETF.

7. Do you know who your beneficiary is? Check your *Annual Statement of Benefits*, call or write to us, or simply file a new form. Note: If you filed your beneficiary designation before 1988, the name of the person you chose will not appear on your *Statement of Benefits*. If this applies to you, perhaps you should file a new one just to make sure it’s up to date. The new form will supersede any prior instructions.

8. You may choose different beneficiaries for different accounts and programs. For example, you could name one beneficiary to receive your WRS account and a different one to receive your WRS life insurance benefits. If you have

a Wisconsin Deferred Compensation account, you must file a separate beneficiary designation form. Call the Wisconsin Deferred Compensation Program at 1-877-457-9327 or go to <http://wisconsin.gwrs.com>.

9. Extremely old beneficiary designations cause many problems. These often do not reflect the current wishes of the participant, are the cause of many administrative appeals, and can cause significant delays in benefit distribution.

10. Keeping your beneficiary designation up to date is one of the easiest and most important estate planning tasks you can do.

## Additional Resources

### ETF online video:

*Planning for the Inevitable: Death Benefits and Beneficiaries*

Synopsis: This video explains Wisconsin Retirement System (WRS) survivor (death) benefits payable upon your death, whether you die before or after retirement. It explains about how and who you can name as beneficiaries on your WRS retirement account and applicable life insurance, as well as your dependent’s eligibility to continue health insurance upon your death. To view the video, go to <http://etf.wi.gov/webcasts.htm>.

### ETF brochure:

*Death Benefits* (ET-6101)

### ETF forms:

*Beneficiary Designation* (ET-2320)

*Beneficiary Designation* (alternate form, ET-2321)

Locate ETF forms and brochures on our Internet site, under the Publications menu at <http://etf.wi.gov>. Or, request copies by calling our toll-free Self-Service line at 1-877-383-1888 or (608) 266-2323.

## Questions About the Variable Fund

**T**he Department of Employee Trust Funds (ETF) has projected Core effective rates and annuity adjustments (see page 3) — why not do the same for the Variable Fund? While Core Fund investment returns are smoothed over a five-year period, by law the Variable Fund investment returns (increases and decreases) must be fully recognized each year.

Therefore, Wisconsin Retirement System participants who participate in the Variable Fund experience effective rates and annuity adjustments on the Variable Fund portion of their account that closely mirror actual Variable Fund investment returns. There is no multi-year recognition of gains and losses to smooth out market volatility.

Look for updated investment results for both the Core and Variable Trust Funds on the State of Wisconsin Investment Board's Internet site at <http://www.swib.state.wi.us>.

**I am an active employee and considering canceling Variable Fund participation. What should I do first?** Take the time you need to make a fully-informed decision. ETF cannot advise you on the best course of action because we do not know your personal situation and, like you, we cannot predict future stock market performance. Therefore, before filing an *Election to Cancel Variable Participation* form (ET-2313), you should first review the many ETF resources available to help in your decision-making process *and then*:

1) Plan when you want your cancellation to become effective. It cannot become effective until the January 1 after ETF receives your completed cancellation form.

2) Know whether you have a Variable deficiency or a Variable excess. Find out what it is by checking Section 8 of your last Annual Statement of Benefits.

3) Determine which of the three cancellation options is best for you.

4) Read ETF's online document: *Things to Consider Before Canceling*.

### Resources

**ETF brochure:** *How Participation in the Variable Trust Fund Affects Your WRS Benefits* (ET-4930).

**ETF form:** *Canceling Variable Participation* (ET-2313). The instructions contain detailed information on all cancellation options for both employees and retirees.

**ETF online videos:**

*Canceling Variable Participation*  
*Annual Retirement Annuity Adjustments*  
*WRS Trust Funds: Core and Variable.*

Go to <http://etf.wi.gov/webcasts.htm>.

**ETF online calculator:** If you have not already begun receiving a retirement annuity, use the Variable excess or deficiency balance from your last annual *Statement of Benefits* to calculate how much it would increase or decrease your formula retirement annuity. Go to <http://etf.wi.gov/calculator.htm>.

**Chart:** Review Core and Variable Fund investment returns, effective rates and annuity dividends and adjustments for the past 20 years. Go to <http://etf.wi.gov/retirees/dividends.htm>.

## It's Your Choice Enrollment Period October 5-23

**T**he It's Your Choice health insurance enrollment period, for insured active employees and retirees covered under the State of Wisconsin Group Health Insurance Program, has been set for October 5-23, 2009. Watch the September edition of *It's Your Benefit* for details or visit our Internet site, <http://etf.wi.gov>.

# Reminders and Announcements for Retirees

## Federal Tax Withholding Options for Retirees

Did you know that the Internal Revenue Service (IRS) no longer allows you to designate a specific dollar amount for federal tax withholding from your annuity? Instead, you can choose one of the following two options:

- 1) Elect to have no federal tax withheld from your annuity payment. You are responsible for any tax liability owed to the IRS based on your pension income.
- 2) Elect federal tax withholding based on a filing status and number of allowances. There are three filing statuses available: Single; Married; and Mar-

ried, withhold at the higher single rate.

Allowances can range from 0 (zero) to 10, but generally consist of one allowance for you, one for your spouse, and one for each additional dependent. You can also designate an additional amount to be withheld (example: Married with 1 allowance, plus \$10).

IRS Form W-4P, *Withholding Certificate for Pension or Annuity Payments*, includes several worksheets to help you determine an appropriate number of allowances. For further information on federal tax withholding, please contact the IRS or your tax advisor.

## ETF Temporarily Discontinues E-Routing Service

The Department has temporarily suspended offering Wisconsin Retirement System annuitants the option of receiving e-mail notices when *Trust Fund News* is posted online. Those currently registered for the free service, called E-

Routing, received paper copies of the newsletter, starting with this edition. However, we hope to open registration for a new and improved (and more cost-effective) method of electronic distribution in the very near future.

## BOARD CORNER

### Teachers Elect Meier and Kippers

Active Wisconsin Retirement System (WRS) teachers elected Betsy M. Kippers and Mary Jo Meier to the Teachers Retirement Board, in balloting that concluded in May. Kippers is a Racine Unified School District teacher and Meier is a Waukesha Public School District

teacher. In April the Department distributed ballots to all WRS covered active teachers (except those in the Milwaukee Public School District). Kippers and Meier received the most votes in a three-person race. The other candidate was Janine L. Onsager, a teacher in the Belleville School District.

### Milwaukee Public School District Teacher Nominations Sought

The process to elect a Milwaukee Public School (MPS) District teacher to serve on the Teachers Retirement (TR) Board has begun. The term of the current TR Board member from MPS, Michael Langyel, expires in May. Any active teacher of the MPS district interested in serving can request nomination papers after October 1. To request nomination papers, contact Cindy Gilles, board election coordinator,

Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931. E-mail: [cindy.gilles@etf.state.wi.us](mailto:cindy.gilles@etf.state.wi.us). Completed nomination papers must be received by the Department by 4:30 p.m., Friday, November 13.

To learn more about the WRS governing boards, including the TR Board, visit the Governing Board section of our Internet site, [http://etf.wi.gov/gov\\_boards.htm](http://etf.wi.gov/gov_boards.htm).

### Wisconsin Retired Educators' Association (WREA)

The WREA makes retiree interests its top priority and is committed to monitoring and protecting pension benefits for retired educators and other members of the Wisconsin Retirement System (WRS). A non-partisan organization, WREA does not make campaign contributions or candidate endorsements. Lobbying activities include a statewide legislative alert that matches constituents to legislators and assures effective participation in the legislative process. WREA offers a broad range of member services and ancillary money-saving benefits including discounts on long term care insurance, travel programs, AAA roadside assistance, and auto and homeowners insurance. Members also have access to dental, vision, and hearing plans, health

insurance, life insurance, identify theft prevention and Medicare information and products.

A grassroots organization with over 13,500 members and 72 local units, WREA is affiliated with the National Retired Teachers Association (NRTA), AARP's educator community. Annual dues of \$40 for regular members (retired teachers, administrators and school personnel) and \$20.00 for associate members (other WRS annuitants, friends of education and active educators) are payable to WREA. Life memberships are also available. Access information online at [www.wrea.net](http://www.wrea.net) or send payment to WREA, 2564 Branch Street, Middleton, WI 53562. Phone: 608-831-5115; email [wrea@wrea.net](mailto:wrea@wrea.net).

### Wisconsin Educators Association Council-Retired (WEAC-Retired)

The retiree affiliate of the Wisconsin Education Association Council (WEAC) and the National Education Association (NEA), WEAC-Retired has more than 10,000 members statewide. WEAC-Retired members stay connected to retired educators, active educators and other retirees in their local communities, throughout the state of Wisconsin, and throughout the nation. They also have the opportunity, through WEAC, WEAC-Retired, and NEA-Retired, to influence public policy related to retirement and education issues.

WEAC-Retired members can join local chapters that meet regularly as a group and with other education and retirement-related organizations. Chapter representatives form the WEAC-Retired Board of Directors and determine the organization's course. Membership in WEAC-Retired

includes: WEAC member benefits, including financial counseling; NEA member benefits, including free legal consultations and liability insurance for substitute teachers; WEA Trust services and benefits; admission to conferences, workshops and seminars; free subscriptions to WEAC and NEA publications; and the chance to have a hand in legislative and legal efforts to improve and maintain benefits for retired educators. For more information, contact WEAC-Retired affiliate coordinator Dustin Beilke. Telephone 1-800-362-8034, extension 270; e-mail [beilked@weac.org](mailto:beilked@weac.org). Visit WEAC's redesigned website, [WEAC.org](http://WEAC.org), and the new WEAC-Retired page for news and information most relevant to retired educators and those considering retirement.

### Wisconsin Coalition of Annuitants (WCOA) Dental Coverage Announcement

**Note:** Dental coverage beyond that provided by the health plans in the group health insurance program is not a Department of Employee Trust Funds-administered benefit. If you have questions, contact the vendor.

The WCOA is pleased to partner with the Wisconsin Retired Educators' Association (WREA) to offer dental coverage to all Wisconsin Retirement System (WRS) retirees and their dependents. Individuals can obtain coverage through the WREA/Ameritas Dental Plans administered by Greater Insurance Service Corporation (GIS). WREA will waive its \$20 associate membership fee to encourage participation in this plan, which allows continuous enrollment opportunities and a range of payment alternatives. In addition, Ameritas will waive waiting periods for WRS retirees who have been notified by Anthem that they can

no longer continue Anthem DentalBlue coverage. For information or an enrollment form, go to <https://www.gisconline.com/wcoa> or call GIS at 1-877-817-4805.

**Note:** Only former or retiring state or UW employees currently enrolled in Anthem DentalBlue can modify or continue Anthem DentalBlue coverage for 2010. Plan changes must occur between October 5 and November 13, 2009. Eligible participants will be billed for the 2010 premium. Call Anthem at 1-866-511-4476 or check the Office of State Employment Relations website at <http://oser.state.wi.us> for more information.

## ETF Sets Fall 2009 Public WRS 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. No reservations are needed. All locations are handicap accessible.

**Note: Watch the online video version of these WRS presentations from the convenience of home. Look for the video, *Your WRS Benefits*, in our Video Library at <http://etf.wi.gov/webcasts.htm>.**

### Presentations

Green Bay	Tues., Sept. 15	7:00-9:00 p.m.	Southwest High School-Auditorium, 1331 Packerland Dr., Green Bay
Rhineland	Tues., Sept. 22	7:00-9:00 p.m.	Nicolet Area Technical College-The Nicolet Theatre, College Dr. & Hwy G., Rhineland
Monroe	Tues., Sept. 29	7:00-9:00 p.m.	Monroe High School-Performing Arts Center, 1600 26th St., Monroe
Madison	Tues., Oct. 6	7:00-9:00 p.m.	Madison Area Technical College Truax Campus-Mitby Theater, 3550 Anderson St., Madison
Tomah	Tues., Oct. 20	7:00-9:00 p.m.	Tomah Sr. High School-Cafeteria, 901 Lincoln Ave., Tomah
West Bend	Tues., Oct. 27	7:00-9:00 p.m.	Washington County Courthouse, 432 E. Washington St., West Bend
Kenosha	Tues., Nov. 3	7:00-9:00 p.m.	Tremper High School-Cafeteria, 8560 26th Ave., Kenosha
River Falls	Tues., Nov. 10	7:00-9:00 p.m.	UW River Falls-University Center, 500 Wild Rose Ave., River Falls

*If weather becomes severe, listen to local radio stations for possible cancellations.*

**Tentative spring 2010 WRS presentations set for:** Appleton, Cleveland, Eau Claire, La Crosse, Madison, Pewaukee, Superior, Wausau; and one live (Internet) broadcast.

## ETF Offers Small Group Retirement Appointments

The Department of Employee Trust Funds (ETF) offers small group retirement appointments for Wisconsin Retirement System (WRS) participants approaching retirement. The two-hour sessions are held at ETF's Madison office, located at 801 W. Badger Road, and at the Department's Waukesha office, located at 141 N.W. Barstow Street, Room 151 (West entrance).

In small group retirement appointments, participants receive an overview of WRS benefits and annuity calculations, along with a step-by-step explanation of the retirement estimate, annuity options, and application process. Participants may ask questions throughout the

session and benefit from the questions, comments, and information shared by other participants.

While a reservation for a group session is required, it usually can be scheduled much sooner than an individual appointment. To schedule a group appointment, call ETF's Madison appointment line at (608) 266-5717 or toll-free 1-877-533-5020, ext. 65717.

### **Group retirement appointment attendees must:**

- Be within one year of their retirement date;
- Have a valid retirement estimate from ETF (less than one year old); and
- Bring the retirement estimate/packets to the session.

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

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**Call Toll-Free:** 1-877-533-5020  
or (608) 266-3285 (local Madison)

**Wisconsin Relay Service (for  
speech and hearing impaired):**

7-1-1 or  
1-800-947-3529 (English)  
1-800-833-7813 (Español)

**Send an e-mail via our Internet  
site:** <http://etf.wi.gov>

**Fax Number:** (608) 267-4549

**Appointments: (608) 266-5717**  
**Madison:** appointments recom-  
mended; 801 W. Badger Road

**Waukesha:** appointments required;  
141 N.W. Barstow St., Rm. 411

**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 with-  
holding changes (annuitants only).*

**Write Us:**

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

**Telephone Message Center:**

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

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 the Wisconsin Relay Service at the numbers listed above. We will try to find another way to provide you with usable information.