

UNIVERSITY of WISCONSIN  
**LA CROSSE**

November 10, 2016

Health Insurance Board  
State of Wisconsin Group Health Insurance  
Department of Employee Trust Funds  
PO Box 7931  
Madison, WI 53707-7931

Dear Sir or Ma'am:

I am writing to change my eligibility for the \$2000 Opt Out program. Currently I've been informed by my Employer that I'm not eligible for the Opt Out program. I came off of military Active Duty 31 July, 2015. After that I was looking for employment and found an Adjunct Associate Lecturer position here at UW-L teaching Spanish for the Fall 2015 semester. The Language Department explained to me that it was just for the semester since there are a lot of students seeking their retro-active credits in the fall. The demand is not there for additional instructors in the spring. When I was hired, I was offered to enroll in the health benefits programs but declined because it was only a temporary job, and I had health insurance through Tri-Care. During active duty, a one year deployment to Iraq (2009-2010), and my current part-time job in the U.S. Army Reserve, I have been (and currently still am) covered by Tri-Care.

I taught for the fall, 2015 semester, and then was no longer an employee at UW-L. During that semester, knowing that this was a temporary position, I continued to look for full-time employment. I applied for the Veterans Education Benefits Coordinator (VEBC) position here at UW-L in Dec, 2015. After the semester was over, I left UW-L and was working part-time at Western Wisconsin Technical College. During the interview and selection process for the VEBC position, I learned of the starting salary, benefit packages available, and the extra \$2000/year Opt Out program. Obviously I liked the Opt Out program because I already had health insurance.

Veterans Educational Benefits Coordinator  
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Eventually I was selected for the VEBC position and started working in March, 2016. Within the first couple weeks as I was in-processing, the Human Resources Department wanted to know if I was going to select a health insurance plan. I let them know that I have health insurance with Tri-Care for myself and family, and that I'll select the Opt Out program. They said ok and I continued learning the job.

Approximately a week later HR came in to talk to me and said that since I declined insurance in the fall of 2015, that I am permanently not eligible for the Opt Out program. I explained that I was only a short-term employee and already had insurance when I started in the fall, 2015. I was also never offered the Opt Out program because I was adjunct/short-term. I never knew about the Opt Out program/opportunity until a week or so before I accepted the VEBC position.

I am asking the Health Insurance Board to consider my eligibility for the Opt Out program. Had I known about the Opt Out program and been eligible for it for the fall, 2015 semester, I obviously would have taken it. With the VEBC position I am working in now, I would be eligible for the Opt Out if I hadn't "declined" it when I was an adjunct instructor. I believe this is a unique situation and hopefully my eligibility can be re-examined.

Thank you in advance for your understanding and consideration,

Sincerely,



Kevin LeQue  
Veterans Education Benefits Coordinator  
School Certifying Official

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December 7, 2016

KEVIN LEQUE  
VETERANS EDUCATIONAL BENEFITS COORDINATOR



Dear Mr. LeQue:

Thank you for your letter outlining your concerns with the current opt-out incentive provision. Your letter will be shared with the Group Insurance Board, but I have been asked to respond on behalf of the Board.

I understand your frustration. However, the Department of Employee Trust Funds (ETF) must administer this provision in accordance with current law, which requires that if an eligible employee chose not to be insured in our program in 2015, they are ineligible for the incentive in future years.

ETF staff does track this type of correspondence and share the nature of concerns members raise when there are inquiries from a variety of authorities within the state.

We are here to answer any questions you might have related to Wisconsin Retirement System or State Group Health Insurance Benefits.

Sincerely,

Eileen Mallow  
Deputy Director, Office of Strategic Health Policy

CC 16-067