

* RECEIVED
EMPLOYEE TRUST FUNDS

1316 Waldheim Road
Chippewa Falls, WI 54729
October 29, 2018

2018 NOV -1 AM 8:21

The Group Insurance Board
Wisconsin Dept. of Employee Trust Funds
P.O. Box 7931
Madison, WI 53707-7931

To the members of the group insurance board:

I am respectfully requesting that I be allowed to enroll in the Local Annuitant Health Program after missing the deadline. I am making this request for two different reasons. First, I believe I acted in good faith and did my due diligence under very difficult circumstances. Second, I believe my case illustrates specific areas where this wonderful insurance program could be further improved for other members. I will begin with my specific circumstances.

[REDACTED]

[REDACTED] I then reluctantly retired from teaching in Verona on June 12, 2018, with the hope that I could find a new teaching position up North in the Chippewa Falls/Eau Claire area.

Since I did not feel I was done working or wanted to end my career prematurely, I chose not to apply for my pension at that time out of good faith—I wanted the freedom to look at the job market unencumbered by the work restrictions that are in place for retirees who choose to return to work for WRS-covered employers. I accepted the fact that I would lose pension payments over the summer. I was not thinking about the 60-day deadline for applying for the LAHP, although deadlines had briefly been mentioned to me in October of 2017 when I received my first estimate of retirement benefits. The specialist did a wonderful job, and I do not fault him in any way. We discussed many, many things that day, but that meeting was many months ago.

I found a temporary subbing position this fall for a non-WRS employer, EduStaff, which allowed me to teach Economics for five weeks at North High School. I was able to live with my elderly mother and see to her safety. I verified with the human resources department of the Eau Claire School District that I was not an employee of the Eau Claire School District—my employer was EduStaff, a non-WRS third party. I then applied for my pension on October 17, 2018, after my position at North High School ended.

As I was preparing for my October 17, 2018, meeting with the benefits specialist, I was shocked by what I learned as I read the 2018 decision guide, "It's Your Choice" booklet. The specific deadline is mentioned on page 14, column 2, in the lower right corner—not at the beginning of the booklet where it should be. There are other issues. I am not aware of any webinars that have been created specifically around the LAHP, and I have attended a couple of them and monitor your website regularly. My employer, the Verona Area School District never mentioned this program either. They discussed the fact that I could stay with them or receive funds for buying my own insurance. I reluctantly chose to buy my own insurance after COBRA runs out because the Verona insurance, GHC, is not offered in the Chippewa Falls/Eau Claire area. That is where I need to spend most of my time as I look after my mom. I further talked with two different union reps at two different meetings in Verona about my insurance needs—neither one ever mentioned the LAHP; I realize now they were probably unaware of it.

I continued my due diligence. I contacted M3 insurance over the summer. Verona has an agreement with them to offer advice and resources to Verona retirees. I phoned M3 and asked for an appointment. I was told over the phone to simply go with the COBRA program—once again the LAHP was never mentioned to me, let alone its 60-day deadline. Just last week I tried calling ETF during the open-enrollment period, but a recorded message warned of high call volumes due to LAHP questions. I finally got through on Friday, October 26, and a very nice gentleman suggested I write to you.

Clearly, the LAHP is a wonderful resource, but there are issues related to awareness, informed consent, and flexibility. This brings me to the second reason I am writing today. I hope it is not too late for me to be accepted into this program, but other members also face trying, untimely, and unplanned circumstances—as I'm sure members of your own families have as well. I respectfully ask that the board examine these issues and seek new solutions for people like me, as well as future annuitants. I would be happy to visit with you or speak with you at any time. My cell is 608-334-6076.

I look forward to hearing from you. Although my home is in Madison, I spend most of my time in Chippewa Falls at my mom's home—please use that address for any correspondence:

Joseph W. Maurer
1316 Waldheim Road
Chippewa Falls, WI 54729

Thank you for your time and consideration.

Sincerely,
Joseph W. Maurer
Joseph W. Maurer

2018 NOV -1 AM 8:21
RECEIVED
EMPLOYEE TRUST FUNDS



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

801 W Badger Road
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax (608) 267-4549
<http://etf.wi.gov>

November 14, 2018

JOSEPH MAURER
2838 MCKENNA BLVD
MADISON WI 53719

Dear Mr. Maurer:

This letter is in response to your letter to the Group Insurance Board (Board) dated October 29, 2018. As Director of The Department of Employee Trust Fund's (ETF's) Office of Strategic Health Policy, I have been asked to respond to you.

Your request is to be permitted to enroll outside of established periods into the Local Annuitant Health Program (LAHP). Unfortunately, these periods are clearly defined and our policy does not allow for such exceptions.

We regret that you were not advised of the LAHP enrollment opportunity around the time you terminated your Wisconsin Retirement System (WRS) eligible employment by your former employer or M3. ETF is taking steps to make this information more prominent on our website. Your letter has been shared with the Board and staff will consider a recommendation to broaden enrollment periods for local retirees in the future.

If you have further questions, please contact Arlene Larson of my staff at (608) 264-6624 or e-mail her at arlene.larson@etf.wi.gov.

Sincerely,

Eileen Mallow
Director
Office of Strategic Health Policy

CC mailed to:
JOSEPH MAURER
1316 WALDHEIM ROAD
CHIPPEWA FALLS WI 54729