

ICI Plan Changes
04/03/2023
Effective May 1, 2023

Item	Plan	Article/Section	Proposed Change	Comments
1.	State	1.04 “EMPLOYEE”, when referring to the State Income Continuation Insurance Plan means a state EMPLOYEE who satisfies the definition of eligible EMPLOYEE set forth in § 40.02 (25) of the Wisconsin Statutes.	1.04 “EMPLOYEE”, when referring to the State Income Continuation Insurance Plan means a state EMPLOYEE who satisfies the definition of eligible EMPLOYEE set forth in § 40.02 (25) of the Wisconsin Statutes, <u>except for § 40.02 (25) (a) 4.</u>	Updates the definition of “employee” for ICI eligibility purposes to include persons aged 70 and over.
2.	State & Local	2.07 <u>TERMINATION OF COVERAGE</u> (1) The insurance coverage of an EMPLOYEE who is not TOTALLY DISABLED shall immediately terminate on the date the EMPLOYEE resigns, is dismissed, terminates, retires, turns age 70, or dies, whichever occurs first. A former EMPLOYEE can file a claim after their coverage termination date if their PHYSICIAN indicates they were TOTALLY DISABLED prior to resigning, being dismissed, terminating, retiring or turning age 70. When coverage lapses under § 2.05 (5), coverage terminates the end of the month through which premiums were paid. A full month’s premium is required for any month or portion of a month for which earnings are paid.	2.07 <u>TERMINATION OF COVERAGE</u> (1) The insurance coverage of an EMPLOYEE who is not TOTALLY DISABLED shall immediately terminate on the date the EMPLOYEE resigns, is dismissed, terminates, retires, turns age 70, or dies, whichever occurs first. A former EMPLOYEE can file a claim after their coverage termination date if their PHYSICIAN indicates they were TOTALLY DISABLED prior to resigning, being dismissed, terminating, <u>or</u> retiring <u>or turning age 70.</u> When coverage lapses under § 2.05 (5), coverage terminates the end of the month through which premiums were paid. A full month’s premium is required for any month or portion of a month for which earnings are paid.	Eliminates the provision to cancel coverage when an employee turns age 70.

Item	Plan	Article/Section	Proposed Change	Comments																																												
3.	State & Local OPTION 1	<p>2.12 MAXIMUM DURATION OF BENEFITS</p> <p>Except as provided in sub. (2) through (4), the maximum duration of benefits for a CLAIMANT shall be as follows:</p> <table border="0"> <tr> <td>(1) Age at Disablement</td> <td>Maximum Duration of Benefits in Years</td> </tr> <tr> <td>61 or younger</td> <td>to age 65</td> </tr> <tr> <td>62</td> <td>3.50 years</td> </tr> <tr> <td>63</td> <td>3.00 years</td> </tr> <tr> <td>64</td> <td>2.50 years</td> </tr> <tr> <td>65</td> <td>2.00 years</td> </tr> <tr> <td>66</td> <td>1.75 years</td> </tr> <tr> <td>67</td> <td>1.50 years</td> </tr> <tr> <td>68</td> <td>1.25 years</td> </tr> <tr> <td>69</td> <td>to age 70</td> </tr> </table>	(1) Age at Disablement	Maximum Duration of Benefits in Years	61 or younger	to age 65	62	3.50 years	63	3.00 years	64	2.50 years	65	2.00 years	66	1.75 years	67	1.50 years	68	1.25 years	69	to age 70	<p>2.12 MAXIMUM DURATION OF BENEFITS</p> <p>Except as provided in sub. (2) through (4), the maximum duration of benefits for a CLAIMANT shall be as follows:</p> <table border="0"> <tr> <td>(1) Age at Disablement</td> <td>Maximum Duration of Benefits <u>in Years from Date of Disablement</u></td> </tr> <tr> <td><u>60 or below</u></td> <td><u>to age 65</u></td> </tr> <tr> <td><u>61 or younger</u></td> <td><u>to age 65 years</u></td> </tr> <tr> <td>62</td> <td>3.50 years</td> </tr> <tr> <td>63</td> <td>3.00 years</td> </tr> <tr> <td>64</td> <td>2.50 years</td> </tr> <tr> <td>65</td> <td>2.00 years</td> </tr> <tr> <td>66</td> <td>1.75 years</td> </tr> <tr> <td>67</td> <td>1.50 years</td> </tr> <tr> <td>68</td> <td>1.25 years</td> </tr> <tr> <td>69</td> <td><u>to age 70</u> year</td> </tr> <tr> <td><u>70 and older</u></td> <td><u>1 year</u></td> </tr> </table>	(1) Age at Disablement	Maximum Duration of Benefits <u>in Years from Date of Disablement</u>	<u>60 or below</u>	<u>to age 65</u>	<u>61 or younger</u>	<u>to age 65 years</u>	62	3.50 years	63	3.00 years	64	2.50 years	65	2.00 years	66	1.75 years	67	1.50 years	68	1.25 years	69	<u>to age 70</u> year	<u>70 and older</u>	<u>1 year</u>	<p>Extends the amount of time older employees are eligible for benefits.</p>
(1) Age at Disablement	Maximum Duration of Benefits in Years																																															
61 or younger	to age 65																																															
62	3.50 years																																															
63	3.00 years																																															
64	2.50 years																																															
65	2.00 years																																															
66	1.75 years																																															
67	1.50 years																																															
68	1.25 years																																															
69	to age 70																																															
(1) Age at Disablement	Maximum Duration of Benefits <u>in Years from Date of Disablement</u>																																															
<u>60 or below</u>	<u>to age 65</u>																																															
<u>61 or younger</u>	<u>to age 65 years</u>																																															
62	3.50 years																																															
63	3.00 years																																															
64	2.50 years																																															
65	2.00 years																																															
66	1.75 years																																															
67	1.50 years																																															
68	1.25 years																																															
69	<u>to age 70</u> year																																															
<u>70 and older</u>	<u>1 year</u>																																															
3.	State & Local OPTION 2	<p>2.12 MAXIMUM DURATION OF BENEFITS</p> <p>Except as provided in sub. (2) through (4), the maximum duration of benefits for a CLAIMANT shall be as follows:</p> <table border="0"> <tr> <td>(1) Age at Disablement</td> <td>Maximum Duration of Benefits in Years</td> </tr> <tr> <td>61 or younger</td> <td>to age 65</td> </tr> <tr> <td>62</td> <td>3.50 years</td> </tr> <tr> <td>63</td> <td>3.00 years</td> </tr> <tr> <td>64</td> <td>2.50 years</td> </tr> <tr> <td>65</td> <td>2.00 years</td> </tr> <tr> <td>66</td> <td>1.75 years</td> </tr> <tr> <td>67</td> <td>1.50 years</td> </tr> <tr> <td>68</td> <td>1.25 years</td> </tr> <tr> <td>69</td> <td>to age 70</td> </tr> </table>	(1) Age at Disablement	Maximum Duration of Benefits in Years	61 or younger	to age 65	62	3.50 years	63	3.00 years	64	2.50 years	65	2.00 years	66	1.75 years	67	1.50 years	68	1.25 years	69	to age 70	<p>2.12 MAXIMUM DURATION OF BENEFITS</p> <p>Except as provided in sub. (2) through (4), the maximum duration of benefits for a CLAIMANT shall be as follows:</p> <table border="0"> <tr> <td>(1) Age at Disablement</td> <td>Maximum Duration of Benefits <u>in Years from Date of Disablement</u></td> </tr> <tr> <td><u>60 or below</u></td> <td><u>to age 65</u></td> </tr> <tr> <td><u>61 or younger</u></td> <td><u>to age 65 years</u></td> </tr> <tr> <td>62</td> <td><u>3.50</u>.75 years</td> </tr> <tr> <td>63</td> <td><u>3.00</u>.50 years</td> </tr> <tr> <td>64</td> <td><u>2.50</u>.25 years</td> </tr> <tr> <td>65</td> <td><u>2.00</u> years</td> </tr> <tr> <td>66</td> <td><u>1.75</u> years</td> </tr> <tr> <td>67</td> <td><u>1.50</u> years</td> </tr> <tr> <td>68</td> <td><u>1.25</u> years</td> </tr> <tr> <td>69</td> <td><u>to age 70</u> years</td> </tr> <tr> <td><u>70 and older</u></td> <td><u>3 years</u></td> </tr> </table>	(1) Age at Disablement	Maximum Duration of Benefits <u>in Years from Date of Disablement</u>	<u>60 or below</u>	<u>to age 65</u>	<u>61 or younger</u>	<u>to age 65 years</u>	62	<u>3.50</u> .75 years	63	<u>3.00</u> .50 years	64	<u>2.50</u> .25 years	65	<u>2.00</u> years	66	<u>1.75</u> years	67	<u>1.50</u> years	68	<u>1.25</u> years	69	<u>to age 70</u> years	<u>70 and older</u>	<u>3 years</u>	<p>Extends the amount of time older employees are eligible for benefits.</p>
(1) Age at Disablement	Maximum Duration of Benefits in Years																																															
61 or younger	to age 65																																															
62	3.50 years																																															
63	3.00 years																																															
64	2.50 years																																															
65	2.00 years																																															
66	1.75 years																																															
67	1.50 years																																															
68	1.25 years																																															
69	to age 70																																															
(1) Age at Disablement	Maximum Duration of Benefits <u>in Years from Date of Disablement</u>																																															
<u>60 or below</u>	<u>to age 65</u>																																															
<u>61 or younger</u>	<u>to age 65 years</u>																																															
62	<u>3.50</u> .75 years																																															
63	<u>3.00</u> .50 years																																															
64	<u>2.50</u> .25 years																																															
65	<u>2.00</u> years																																															
66	<u>1.75</u> years																																															
67	<u>1.50</u> years																																															
68	<u>1.25</u> years																																															
69	<u>to age 70</u> years																																															
<u>70 and older</u>	<u>3 years</u>																																															

Item	Plan	Article/Section	Proposed Change	Comments																										
3.	State & Local OPTION 3	<p>2.12 MAXIMUM DURATION OF BENEFITS</p> <p>Except as provided in sub. (2) through (4), the maximum duration of benefits for a CLAIMANT shall be as follows:</p> <table border="0"> <tr> <td>(1) Age at Disablement</td> <td>Maximum Duration of Benefits in Years</td> </tr> <tr> <td>61 or younger</td> <td>to age 65</td> </tr> <tr> <td>62</td> <td>3.50 years</td> </tr> <tr> <td>63</td> <td>3.00 years</td> </tr> <tr> <td>64</td> <td>2.50 years</td> </tr> <tr> <td>65</td> <td>2.00 years</td> </tr> <tr> <td>66</td> <td>1.75 years</td> </tr> <tr> <td>67</td> <td>1.50 years</td> </tr> <tr> <td>68</td> <td>1.25 years</td> </tr> <tr> <td>69</td> <td>to age 70</td> </tr> </table>	(1) Age at Disablement	Maximum Duration of Benefits in Years	61 or younger	to age 65	62	3.50 years	63	3.00 years	64	2.50 years	65	2.00 years	66	1.75 years	67	1.50 years	68	1.25 years	69	to age 70	<p>2.12 MAXIMUM DURATION OF BENEFITS</p> <p>Except as provided in sub. (2) through (4), the maximum duration of benefits for a CLAIMANT shall be as follows:</p> <table border="0"> <tr> <td>(1) Age at Disablement</td> <td>Maximum Duration of Benefits in Years <u>from Date of Disablement</u></td> </tr> <tr> <td>On or before 60th birthday</td> <td>to age 65</td> </tr> <tr> <td>After 60th birthday</td> <td><u>5 years</u></td> </tr> </table>	(1) Age at Disablement	Maximum Duration of Benefits in Years <u>from Date of Disablement</u>	On or before 60 th birthday	to age 65	After 60 th birthday	<u>5 years</u>	<p>Extends the amount of time older employees are eligible for benefits.</p> <p><i>(Safe harbor option)</i></p>
(1) Age at Disablement	Maximum Duration of Benefits in Years																													
61 or younger	to age 65																													
62	3.50 years																													
63	3.00 years																													
64	2.50 years																													
65	2.00 years																													
66	1.75 years																													
67	1.50 years																													
68	1.25 years																													
69	to age 70																													
(1) Age at Disablement	Maximum Duration of Benefits in Years <u>from Date of Disablement</u>																													
On or before 60 th birthday	to age 65																													
After 60 th birthday	<u>5 years</u>																													
4.	State & Local	<p>2.12 (3) A CLAIMANT who returns to part time employment while receiving ICI benefits will have ICI benefits terminated at the end of the month in which age 65 is reached or the end of the month as indicated in the maximum duration chart in sub. (1) if disability begins after age 61.</p>	<p>2.12 (3) A CLAIMANT who returns to part time employment while receiving ICI benefits will have ICI benefits terminated at the end of the month in which age 65 is reached or the end of the month as indicated in the maximum duration chart in sub. (1) <u>is reached if disability begins after age 61.</u></p>	<p>Revises this provision to make it consistent with the maximum benefit durations in 2.12 (1).</p>																										