

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Cc: [REDACTED]
Subject: Mary Banker - Onboarding - Medical Insurance Premium
Date: Friday, December 22, 2023 2:45:24 PM

**CAUTION: This email originated from outside the organization.
Do not click links or open attachments unless you recognize the sender and know the content is safe.**

To whom it may concern,
I am asking that my medical benefit premium start November 1st, 2023 versus October 1, 2023.

My start date was September 25th, 2023 at which time I was in Hawaii and was instructed we could meet and do some administrative pieces of the onboarding. I was available and then was told my offer letter was not ready so we couldn't do anything.

Spoke to HR during the week of Sep 25th and was told the I-9 had to be submitted within a certain amount of days or they would have to redo the start date. Since it had to be in person, the deadline was not able to be met, yet nothing changed with the start date.

Oct 2nd I was in person and did my best to follow the steps but some steps of onboarding required an email address to be generated and that could not happen until the offer letter was submitted, background check was done and so on...this stalled any access to my UW Portal and a big portion of the onboarding process.

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Oct 10-Dec 18 Various calls and emails to HR and now I'm emailing you.

There is a lot more that happened but here is the timeline. I have been told I had access to my insurance Oct 1 and that it is my fault I didn't select a plan to use, but this is not the truth. The timeline shows I did not have access to even select my benefits due to many factors, mainly that my onboarding was not handled correctly and a process was not followed. How could I pick benefits when my offer letter was not even finalized, how could I select benefits if I didn't have log in credentials until Oct 5? Etc? I could not.

I look forward to resolving this issue. I am also available for any further questions as I did work without a background check and I know there was another employee who was doing the same and we did not have our mandated reporter training etc done and we were able to work with the student athletes. None of this felt above board.

Please let me know when and how I can expect the payment returned for my Oct health insurance premium.

Thank you,
Mary Banker





STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

January 3, 2024

Mary Banker
[REDACTED]

Dear Mary Banker:

Thank you for your December 22, 2023, email to the Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) requesting that your health insurance, as a new employee, begin November 1, 2023, rather than October 1, 2023.

ETF and the Board are not able to grant this request due to longstanding policy. Newly hired employees who have worked in the Wisconsin Retirement System (WRS) previously are eligible to have their health insurance begin the first of the month following date of hire, as long as the employee acts within 30 days of hire to elect the benefit. This is shown on the [“Enrolling for Coverage Frequently Asked Questions \(FAQs\)”](#) page on the ETF website. Please see the underlined section (emphasis mine) of the excerpt from the response to “FAQ 7. When does my coverage go into effect as a new employee?” below:

State and Grad only: If eligible, you may enroll for individual or family coverage in any of the available health plans, provided you file an electronic or paper health application with your benefits/payroll office within the required enrollment period stated below:

1. Within 30 days of your date of hire or first eligible appointment. Coverage will be effective on the first of the month on or following your hire date or on the date you are eligible for an employer contribution, whichever you choose. Check with your payroll or benefits office to find out when your employer contribution begins. [...]
2. You may also enroll during the annual open enrollment period for coverage to be effective January 1 of the following year. [...]

There are no interim effective dates except as required by law.

In order to get a November 1, 2023, health insurance effective date, you may want to ask your employer to change your hire date to October 2, 2023, or later in October. If you want to pursue this, you should reach out to your Human Resources area.

Mary Banker
January 3, 2024
Page 2

I hope this information is helpful. If you have additional questions or concerns, please feel free to reach out using the contact information provided below. A copy of your letter and ETF's response will be included in the materials for the February 21, 2024, Board meeting.

Sincerely,

Arlene Larson, Manager of Federal Program and Policy
Office of Strategic Health Policy
Department of Employee Trust Funds
arlene.larson@etf.wi.gov
608-264-6624

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Re: [ETFnoPII] RE: Mary Banker - Onboarding - Medical Insurance Premium
Date: Thursday, January 4, 2024 10:37:38 PM

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Hello Arlene,

I understand your response, the reason I wrote in is because I was not onboarded properly and did not have access to select health care so it was not actually available October 1st. I understand there is a process, it was not followed. Can we please set up a call to discuss?

In the meantime here is some more information of the ineptitude of UWP;

Someone from UW Parkside called me from their HR department this week. She was not clear about why she called and so it seemed it was to get my feedback. She did not listen and argued with me that I in fact only paid two months of benefits when I had paid three months of benefits. She refused to listen and kept saying things like, I'm not going to argue when she'd ask me a question and I'd answer and that is how she'd respond. Perhaps the call was recorded, I am uncertain of your process but it was, I encourage your office to listen. She also told me I should have gone to their offices and asked about benefits, but I did multiple times and I was told they didn't handle benefits. At the end of the call she said, UW Systems told her they would not refund my money and it was out of her hands and then she said; this office doesn't handle benefits anyway. And after I asked more than once, she looked up the insurance premium which was \$267 a month and I was charged \$367, and then she said, yes you were charged that but you were only charged for two months and you got three months of coverage...then I asked her to look at it again and she said oh yes you were in fact charged for all three months. Mind you she argued about that at the beginning of the call despite me letting her know I talked to UW Systems and they informed me I was charged more because they were playing catch up, she refused to listen to me.

At this point, I asked her why she called, as she interrupted me multiple times when I was sharing the shortcomings of the onboarding and the department issues, some of which were in violation of the NCAA rules. It became clear she was not interested in that feedback as she interrupted me. She then informed me it was simply to let me know they wouldn't refund me the money. This was a 42 minute phone call which was a complete waste of time. I did tell her I wrote the board an email with the timeline, and she said yes well then that is what you can do.

It seems best practice would be her informing me what the call was about right away and showing some sort of remorse or drive to make things better in the onboarding process so this never happened to anyone else. Instead she was rude and not helpful at all.

I am not looking to change my start date, I am looking to discuss this horrible experience and not be forced to pay for something that I couldn't select, let alone use.

Thank you,
Mary Banker
[REDACTED]

On Wed, Jan 3, 2024 at 3:51 PM ETF SMB Board Feedback
<ETFSMBoardFeedback@etf.wi.gov> wrote:

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