

ICI Plan Changes  
01/26/2024  
Effective 2/22/2024

Item	Plan	Article/Section	Proposed Change	Comments
1	State	<p>2.03 (1) EVIDENCE OF INSURABILITY</p> <p>(b) If the EMPLOYEE's application is approved, insurance coverage shall become effective on the first day of the calendar month following the date of approval. Premium shall be based on average monthly earnings as determined under § 2.11 and sick leave accumulation as of the last complete payroll period of the previous calendar year or the selected elimination period for UW faculty. If the EMPLOYEE was on an unpaid LEAVE OF ABSENCE in the previous calendar year, average monthly earnings will be determined as if the EMPLOYEE were newly hired under § 2.11 (2)</p> <p>(a). Charges for medical examinations and records, if required, shall be the responsibility of the EMPLOYEE.</p>	<p>2.03 (1) EVIDENCE OF INSURABILITY</p> <p>(b) If the EMPLOYEE's application is approved, insurance coverage shall become effective on the first day of the calendar month following the date of approval. Premium shall be based on <del>average monthly</del> earnings as determined under § 2.11 and sick leave accumulation as of the last complete payroll period of the previous calendar year or the selected elimination period for UW faculty. If the EMPLOYEE was on an unpaid LEAVE OF ABSENCE in the previous calendar year, <del>average monthly</del> earnings will be determined as if the EMPLOYEE were newly hired under § 2.11 (2)</p> <p>(a). Charges for medical examinations and records, if required, shall be the responsibility of the EMPLOYEE.</p>	<p>Updates language to conform to new ICI rate tables which base premiums on annual earnings instead of average monthly earnings.</p>

Item	Plan	Article/Section	Proposed Change	Comments
2	State	<p>2.05 <u>CONTINUATION OF COVERAGE DURING PERIODS OF AUTHORIZED LEAVE</u></p> <p>(4) The first three (3) months of authorized leave qualify for EMPLOYER contribution. For subsequent months, the EMPLOYEE must pay the gross premium including the amount normally considered state contribution. The gross premium shall remain the same throughout the period of authorized leave. Upon the EMPLOYEE's return to employment, the premium shall be reinstated using the same premium category which was in effect prior to the date of the authorized leave until the EMPLOYEE has worked one full calendar year after which the premium shall be adjusted at the time of the annual adjustment (February 1) or if there has been a permanent change in the EMPLOYEE's percentage of appointment (whichever is earlier).</p>	<p>2.05 <u>CONTINUATION OF COVERAGE DURING PERIODS OF AUTHORIZED LEAVE</u></p> <p>(4) The first three (3) months of authorized leave qualify for EMPLOYER contribution. For subsequent months, the EMPLOYEE must pay the gross premium including the amount normally considered state contribution. The <u>premium category and earnings which the gross premium is based on</u> shall remain the same throughout the period of authorized leave. Upon the EMPLOYEE's return to employment, the premium shall be reinstated using the same premium category <u>and earnings</u> which <u>was/were</u> in effect prior to the date of the authorized leave until the EMPLOYEE has worked one full calendar year, after which the premium shall be adjusted at the time of the annual adjustment <u>(February 1) or, if applicable, at the time of there has been</u> a permanent change in the EMPLOYEE's percentage of appointment (whichever is earlier).</p>	<p>Clarifies current practice in which premiums during a leave continue to be based on the same premium category and earnings as prior to the leave.</p> <p>Also clarifies that premiums upon return from a leave will be based on the same earnings as prior to the leave.</p> <p>Removes redundant language regarding the date of the annual adjustment found in §2.11 (2) (c).</p>

Item	Plan	Article/Section	Proposed Change	Comments
3	State	2.09 <u>GROSS MONTHLY PREMIUMS</u>  (1) The gross monthly premiums shall be based on the earnings level and accumulated sick leave or appropriate elimination period. Limited-term EMPLOYEES, who are not concurrently appointed to a permanent state position, are eligible for ICI coverage under premium category 1 only.	2.09 <u>GROSS MONTHLY PREMIUMS</u>  (1) The gross monthly premiums shall be based on the earnings <u>as determined under § 2.11</u> <del>level</del> and accumulated sick leave or appropriate elimination period. Limited-term EMPLOYEES, who are not concurrently appointed to a permanent state position, are eligible for ICI coverage under premium category 1 only.  (2) <u>The available elimination periods for the UW FACULTY PLAN are 30 days, 90 days, 125 days, and 180 days.</u>	Referencing § 2.11 for clarification.  Adding the UW Faculty Plan elimination periods to the plan language.

Item	Plan	Article/Section	Proposed Change	Comments
4	State	<p>2.10 EMPLOYER CONTRIBUTIONS</p> <p>(1) EMPLOYER contributions toward premium shall be made in accordance with the provisions of § 40.05 (5), Wis. Stats., and the rates established by the board. The determination of State contribution toward premium shall be made in February of each year, based on the total accumulation of unused sick leave recorded and credited in the last complete payroll period, regardless of the date paid, in the previous calendar year. Changes in EMPLOYER contribution toward premiums shall be effective for coverage beginning February 1st of each calendar year. (See Section 2.11 to determine average monthly earnings.)</p> <p>(3) When an EMPLOYEE returns to employment after a period of authorized leave, the State contribution toward premium shall be reinstated at the rate category which was in effect prior to the date the authorized leave began until the EMPLOYEE has worked one full calendar year after which the premium shall be adjusted at the time of the annual adjustment (February 1) or if there has been a permanent change in the EMPLOYEE's percentage of appointment (whichever is earlier).</p>	<p>2.10 EMPLOYER CONTRIBUTIONS</p> <p>(1) EMPLOYER contributions toward premium shall be made in accordance with the provisions of § 40.05 (5), Wis. Stats., and the rates established by the board. The determination of State contribution toward premium shall be made <del>in February of</del> each year, based on the total accumulation of unused sick leave recorded and credited in the last complete payroll period, regardless of the date paid, in the previous calendar year. Changes in EMPLOYER contribution toward premiums shall be effective for coverage beginning <del>February</del> <u>April</u> 1st of each calendar year. <del>(See Section 2.11 to determine average monthly earnings.)</del></p> <p>(3) When an EMPLOYEE returns to employment after a period of authorized leave, the State contribution toward premium shall be reinstated at the rate category which was in effect prior to the date the authorized leave began until the EMPLOYEE has worked one full calendar year, after which the premium shall be adjusted at the time of the annual adjustment <del>(February 1)</del> <u>or, if applicable, at the time of there has been</u> a permanent change in the EMPLOYEE's percentage of appointment (whichever is earlier).</p>	<p>Changes effective date for annual changes in employer contributions. This change is being made in preparation for the new Insurance Administration System.</p> <p>Removes unnecessary reference to § 2.11.</p>

Item	Plan	Article/Section	Proposed Change	Comments
5	State	<p>2.11 <u>EMPLOYEE CONTRIBUTIONS</u></p> <p>(2) Except as provided in par. (a), the monthly premium shall be determined based on the average monthly earnings and sick leave credits (or the selected elimination period for UW Faculty). The average monthly earnings shall be the total earnings paid to the insured EMPLOYEE by the EMPLOYER during the previous calendar year as reported to the Wisconsin Retirement System, rounded to the next higher thousand and divided by twelve (12).</p> <p>(a) If the EMPLOYEE is newly hired or if there is a permanent change in the EMPLOYEE's percentage of appointment, the EMPLOYER shall estimate the base salary earnings to be received during the ensuing twelve (12) months rounded to the next higher thousand and divided by twelve (12) and that projection shall be the basis for establishing average monthly earnings until the employee has worked for one full calendar year.</p> <p>(c) Annual changes in contributions towards premiums shall be effective for coverage beginning February 1 of each calendar year.</p>	<p>2.11 <u>EMPLOYEE CONTRIBUTIONS</u></p> <p>(2) Except as provided in par. (a), the monthly premium shall be determined based on the <del>average monthly annual</del> earnings and sick leave credits (or the selected elimination period for UW Faculty). The <del>average monthly</del> earnings shall be the total earnings paid to the insured EMPLOYEE by the EMPLOYER during the previous calendar year as reported to the Wisconsin Retirement System, rounded to the next higher thousand <del>and divided by twelve (12)</del>.</p> <p>(a) If the EMPLOYEE is newly hired or if there is a permanent change in the EMPLOYEE's percentage of appointment, the EMPLOYER shall estimate the base salary earnings to be received during the ensuing twelve (12) months rounded to the next higher thousand, <del>and divided by twelve (12)</del> and that projection shall be the basis for establishing <del>average monthly earnings premiums</del> until the employee has worked for one full calendar year.</p> <p>(c) Annual changes in contributions towards premiums shall be effective for coverage beginning <del>February</del> <u>April</u> 1 of each calendar year.</p>	<p>Updates language to conform to new ICI rate tables which base premiums on annual earnings instead of average monthly earnings.</p> <p>Changes effective date for annual changes in employee contributions. This change is being made in preparation for the new Insurance Administration System.</p>

Item	Plan	Article/Section	Proposed Change	Comments
6	Local	<p>2.03 (1) EVIDENCE OF INSURABILITY</p> <p>(b) If the EMPLOYEE's application is approved, insurance coverage shall become effective on the first day of the calendar month following the date of approval. Premiums will be based on the selected elimination period and the average monthly earnings as determined under § 2.11. If the EMPLOYEE was on an unpaid LEAVE OF ABSENCE in the previous calendar year, average monthly earnings will be determined as if the EMPLOYEE were newly hired under § 2.11 (2)</p> <p>(a). Charges for medical examinations and records, if required, shall be the responsibility of the EMPLOYEE.</p>	<p>2.03 (1) EVIDENCE OF INSURABILITY</p> <p>(b) If the EMPLOYEE's application is approved, insurance coverage shall become effective on the first day of the calendar month following the date of approval. Premiums will be based on the selected elimination period and the <del>average monthly</del> earnings as determined under § 2.11. If the EMPLOYEE was on an unpaid LEAVE OF ABSENCE in the previous calendar year, <del>average monthly</del> earnings will be determined as if the EMPLOYEE were newly hired under § 2.11 (2)</p> <p>(a). Charges for medical examinations and records, if required, shall be the responsibility of the EMPLOYEE.</p>	<p>Updates language to conform to new ICI rate tables which base premiums on annual earnings instead of average monthly earnings.</p>

Item	Plan	Article/Section	Proposed Change	Comments
7	Local	<p>2.05 CONTINUATION OF COVERAGE DURING PERIODS OF AUTHORIZED LEAVE</p> <p>(4) The gross premium shall remain the same throughout the period of authorized leave. Upon the EMPLOYEE's return to employment, the premium shall be reinstated using the same monthly earnings that were in effect prior to the date of the authorized leave until the EMPLOYEE has worked one full calendar year after which the premium shall be adjusted at the time of the annual adjustment (April 1) or if there has been a permanent change in the EMPLOYEE's percentage of appointment (whichever is earlier).</p>	<p>2.05 CONTINUATION OF COVERAGE DURING PERIODS OF AUTHORIZED LEAVE</p> <p>(4) The <u>earnings which the</u> gross premium <u>is based on</u> shall remain the same throughout the period of authorized leave. Upon the EMPLOYEE's return to employment, the premium shall be reinstated using the same <del>monthly</del> earnings that were in effect prior to the date of the authorized leave until the EMPLOYEE has worked one full calendar year, after which the premium shall be adjusted at the time of the annual adjustment <del>(April 1)</del> or, if <u>applicable, at the time of there has been</u> a permanent change in the EMPLOYEE's percentage of appointment (whichever is earlier).</p>	<p>Clarifies current practice in which premiums during a leave continue to be based on the same earnings as prior to the leave.</p> <p>Updates language to conform to new ICI rate tables which base premiums on annual earnings instead of average monthly earnings.</p> <p>Removes redundant language regarding the date of the annual adjustment found in §2.11 (2) (c).</p>
8	Local	<p>2.09 GROSS MONTHLY PREMIUMS</p> <p>(1) The gross monthly premiums shall be based on the average monthly earnings as determined under § 2.11 (2) and the selected elimination period as shown in Table I.</p>	<p>2.09 GROSS MONTHLY PREMIUMS</p> <p>(1) The gross monthly premiums shall be based on the <del>average monthly</del> earnings as determined under § 2.11 (2) and the selected elimination period <del>as shown in Table I</del>.</p> <p>(2) <u>The available elimination periods are 30 days, 60 days, 90 days, 120 days, and 180 days.</u></p>	<p>Updates language to conform to new ICI rate tables which base premiums on annual earnings instead of average monthly earnings.</p> <p>Table 1 is being deleted from the Local plan language and the elimination periods are being added to this provision.</p>

Item	Plan	Article/Section	Proposed Change	Comments
9	Local	<p>2.10 <u>EMPLOYER CONTRIBUTIONS</u></p> <p>The minimum EMPLOYER contributions shall be the gross premium rate for the 180 day elimination period option shown in Table I. An EMPLOYER may elect to contribute a greater amount toward the gross premium for any other elimination period selected by the EMPLOYEE. (See 2.11 to determine average monthly earnings.)</p>	<p>2.10 <u>EMPLOYER CONTRIBUTIONS</u></p> <p>The minimum EMPLOYER contributions <u>toward premium</u> shall be <u>100% of the gross monthly premium rate</u> for the 180-day elimination period option <del>shown in Table I.</del> An EMPLOYER may elect to contribute a greater amount toward the <del>gross premium</del> <u>in an amount equal to 100% of the gross premium for one of the shorter for any other</u> elimination periods <del>selected by the EMPLOYEE.</del> <del>(See 2.11 to determine average monthly earnings.)</del></p>	<p>Table 1 is being deleted from the Local plan language.</p> <p>Clarification of language in regard to the employers' option to contribute a higher amount toward premiums. The employer contribution must equal 100% of the gross premium for one of the elimination periods.</p> <p>Removes unnecessary reference to § 2.11.</p>

Item	Plan	Article/Section	Proposed Change	Comments
10	Local	<p>2.11 <u>EMPLOYEE CONTRIBUTIONS</u></p> <p>(1) EMPLOYEE contributions toward premium shall be made in accordance with the rates established in Table I, less the contribution made by the EMPLOYER.</p> <p>(2) Except as provided in par. (a), the monthly premium shall be determined based on the average monthly earnings and the selected elimination period. The average monthly earnings shall be the total earnings paid to the insured EMPLOYEE by the EMPLOYER during the previous calendar year as reported to the Wisconsin Retirement System, rounded to the next higher thousand and divided by twelve (12).</p> <p>(a) If the EMPLOYEE is newly hired or if there is a permanent change in the EMPLOYEE's percentage of appointment, the EMPLOYER shall estimate the base salary earnings to be received during the ensuing twelve (12) months rounded to the next higher thousand and divided by twelve (12) and that projection shall be the basis for establishing average monthly earnings until the employee has worked for one full calendar year.</p>	<p>2.11 <u>EMPLOYEE CONTRIBUTIONS</u></p> <p>(1) EMPLOYEE contributions toward premium shall be made in accordance with the rates established <del>in Table I</del> <u>by the Board</u>, less the contribution made by the EMPLOYER.</p> <p>(2) Except as provided in par. (a), the monthly premium shall be determined based on the <u>average monthly-annual</u> earnings and the selected elimination period. The <del>average monthly</del> earnings shall be the total earnings paid to the insured EMPLOYEE by the EMPLOYER during the previous calendar year as reported to the Wisconsin Retirement System, rounded to the next higher thousand <del>and divided by twelve (12)</del>.</p> <p>(a) If the EMPLOYEE is newly hired or if there is a permanent change in the EMPLOYEE's percentage of appointment, the EMPLOYER shall estimate the base salary earnings to be received during the ensuing twelve (12) months rounded to the next higher thousand, <u>and divided by twelve (12)</u> and that projection shall be the basis for establishing <u>average monthly earnings-premiums</u> until the employee has worked for one full calendar year.</p>	<p>Table 1 is being deleted from the Local plan language.</p> <p>Updates language to conform to new ICI rate tables which base premiums on annual earnings instead of average monthly earnings</p>

Item	Plan	Article/Section	Proposed Change	Comments																															
11	Local	2.13 <u>ELIMINATION PERIOD</u>  (1) A CLAIMANT qualifies for ICI benefits on the day after their last day worked and once they have been continuously and TOTALLY DISABLED under §1.13 (a) for the elimination period selected under Table I, but no benefit payment may be made while payments for sick leave, vacation, holiday time, and compensatory time are paid to the EMPLOYEE by the EMPLOYER after the elimination period.	2.13 <u>ELIMINATION PERIOD</u>  (1) A CLAIMANT qualifies for ICI benefits on the day after their last day worked and once they have been continuously and TOTALLY DISABLED under §1.13 (a) for the elimination period selected <del>under Table I</del> , but no benefit payment may be made while payments for sick leave, vacation, holiday time, and compensatory time are paid to the EMPLOYEE by the EMPLOYER after the elimination period.	Table 1 is being deleted from the Local plan language.																															
12	Local	<table border="1" data-bbox="302 675 911 1166"> <thead> <tr> <th colspan="4" data-bbox="302 675 911 751">TABLE I PREMIUM AS A PERCENT OF EARNINGS</th> </tr> <tr> <th data-bbox="302 751 478 906" rowspan="2">Calendar Day Elimination Period</th> <th colspan="3" data-bbox="478 751 911 834">Monthly Premium as a % of Average Monthly Earnings</th> </tr> <tr> <th data-bbox="478 834 594 906">Total</th> <th data-bbox="594 834 749 906">Employer</th> <th data-bbox="749 834 911 906">Employee</th> </tr> </thead> <tbody> <tr> <td data-bbox="302 906 478 954">30</td> <td data-bbox="478 906 594 954">1.00%</td> <td data-bbox="594 906 749 954">.25%</td> <td data-bbox="749 906 911 954">.75%</td> </tr> <tr> <td data-bbox="302 954 478 1003">60</td> <td data-bbox="478 954 594 1003">.775%</td> <td data-bbox="594 954 749 1003">.25%</td> <td data-bbox="749 954 911 1003">.525%</td> </tr> <tr> <td data-bbox="302 1003 478 1052">90</td> <td data-bbox="478 1003 594 1052">.625%</td> <td data-bbox="594 1003 749 1052">.25%</td> <td data-bbox="749 1003 911 1052">.375%</td> </tr> <tr> <td data-bbox="302 1052 478 1101">120</td> <td data-bbox="478 1052 594 1101">.475%</td> <td data-bbox="594 1052 749 1101">.25%</td> <td data-bbox="749 1052 911 1101">.225%</td> </tr> <tr> <td data-bbox="302 1101 478 1166">180</td> <td data-bbox="478 1101 594 1166">.25%</td> <td data-bbox="594 1101 749 1166">.25%</td> <td data-bbox="749 1101 911 1166">0.0%</td> </tr> </tbody> </table>	TABLE I PREMIUM AS A PERCENT OF EARNINGS				Calendar Day Elimination Period	Monthly Premium as a % of Average Monthly Earnings			Total	Employer	Employee	30	1.00%	.25%	.75%	60	.775%	.25%	.525%	90	.625%	.25%	.375%	120	.475%	.25%	.225%	180	.25%	.25%	0.0%	(Delete table.)	Remove obsolete premium table from Local ICI Plan Language. This table shows premiums that were in effect prior to the Local ICI premium holiday. Once the Local premium holiday ends, the premiums will be restructured to match the State premium table.
TABLE I PREMIUM AS A PERCENT OF EARNINGS																																			
Calendar Day Elimination Period	Monthly Premium as a % of Average Monthly Earnings																																		
	Total	Employer	Employee																																
30	1.00%	.25%	.75%																																
60	.775%	.25%	.525%																																
90	.625%	.25%	.375%																																
120	.475%	.25%	.225%																																
180	.25%	.25%	0.0%																																