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## Correspondence Memorandum

**Date:** May 7, 2025  
**To:** Group Insurance Board  
**From:** Gene Janke, Benefit Services Bureau Director  
Division of Benefits Administration  
**Subject:** 2024 Annual Income Continuation Insurance Program Report

**This memo is for informational purposes only. No Board action is required.**

Attached is The Hartford's *Group Insurance Board 2024 Income Continuation Insurance (ICI) Program Annual Report*.

In 2024, The Hartford received 1,394 new ICI claims (1,130 for the State group, 264 for the Local group), which was a 12.8% increase from the previous year. The volume of State ICI claims increased by 15.3%, while Local ICI claims volume increased by 3.1% from the previous year. The total cost of claims for the ICI program increased by 1.5%.

The Hartford met all quarterly and annual performance standards in 2024. However, The Hartford incurred five penalties in 2024 related to the timeliness of reports. This resulted in ETF assessing \$20,000 in penalty fees.

The Hartford's customer satisfaction scores for short-term disability claims increased in 2024 with an average score of 9.0 (out of 10), up from 8.3 in 2023. Customer satisfaction scores for long-term disability claims remained steady with an average score of 9.1.

Throughout 2024, The Hartford continued to test data exchanges with Benefitfocus in preparation for go-live of the Insurance Administration System program. ETF appreciates the time and effort that The Hartford has devoted to this program.

An executive summary can be found on page 3 of the report.

Staff will be at the Board meeting to answer any questions.

Attachment A: [2024 ICI Program Annual Report](#)

Reviewed and approved by Patti Epstein, Chief Benefits Officer, Division of Benefits Administration  
Electronically Signed 04/25/2025

Board	Mtg Date	Item #
GIB	05.21.25	13J