

State Income Continuation Insurance (ICI) 101

Part 2

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Employer Services Section



State ICI 101 Learning Objectives

Define ICI

Identify benefit amounts

Determine eligibility criteria

Explain enrollment options

Detail how coverage terminates

Explain Elimination Periods

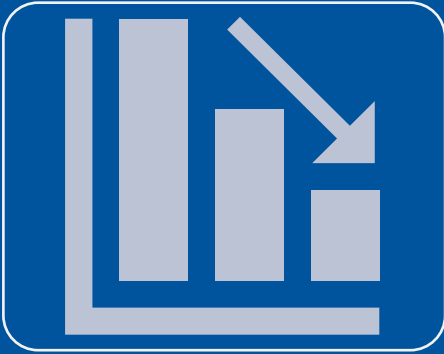
Differentiate General State & UW Faculty/Acad. Staff premiums

Describe filing claims and return to work

Resolve employer errors

Premiums: General State Employees

(NOT UW Faculty and Academic Staff)



Premium Category

- Accumulated Sick Leave Hours



Monthly Earnings

- Previous annual salary
- Rounded up, divided by 12

General State Premium Category

(NOT UW Faculty and Academic Staff)

Category 3

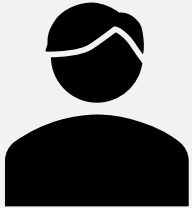
- Available if saved 80+ Sick Leave hours
- Prorated for part-time

Categories 4-6

- Once reached, status is permanent

General State Employee Example

(NOT UW Faculty and Academic Staff)



Sick Leave: 548 hours

Last Year Salary: \$50,782

$$\boxed{\$50,782} \approx \boxed{\$51,000}$$

$$/ \boxed{12}$$

$$= \boxed{\$4,250/\text{month}} \rightarrow \boxed{\$10.66 \text{ premium}}$$

Income Continuation Insurance – January 24, 2022

Employee Share of Monthly Premium Rates for Standard Coverage
(Except UW Faculty & Academic Staff)

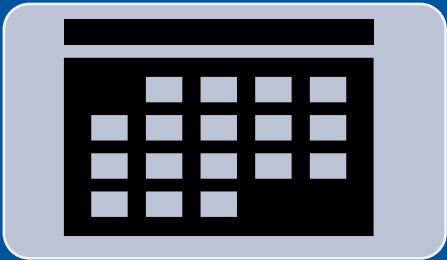
		Premium Category					
		1	2	3*	4	5	6
Minimum Sick Leave Hours	Monthly Earnings	0	184	80	520	728	1040
		Less than 23 days	23-64 days	See footnote below	65-90 days	91-130 days	More than 130 days
Up to-	500.99	12.72	9.42	2.22	1.14	0.61	0.00
501.00-	600.99	15.35	11.40	2.72	1.40	0.74	0.00
601.00-	700.99	18.34	13.70	3.23	1.64	0.88	0.00
701.00-	800.99	20.98	15.67	3.71	1.90	1.01	0.00
801.00-	900.99	23.65	17.71	4.22	2.15	1.14	0.00
901.00-	1,000.99	26.64	19.68	4.69	2.41	1.28	0.00
1,001.00-	1,100.99	28.99	22.04	5.15	2.64	1.42	0.00
1,101.00-	1,200.99	32.00	24.04	5.65	2.88	1.55	0.00
1,201.00-	1,300.99	34.67	26.03	6.14	3.14	1.68	0.00
1,301.00-	1,400.99	37.66	28.39	6.62	3.40	1.81	0.00
1,401.00-	1,500.99	40.32	30.36	7.13	3.65	1.94	0.00
1,501.00-	1,600.99	43.01	32.35	7.63	3.90	2.08	0.00
1,601.00-	1,700.99	45.95	34.70	8.12	4.15	2.22	0.00
1,701.00-	1,800.99	48.62	36.68	8.62	4.40	2.35	0.00
1,801.00-	1,900.99	51.65	38.69	9.11	4.66	2.48	0.00
1,901.00-	2,000.99	54.29	40.72	9.59	4.91	2.62	0.00
2,001.00-	2,100.99	56.95	43.03	10.09	5.16	2.76	0.00
2,101.00-	2,200.99	59.60	44.66	10.56	5.40	2.88	0.00
2,201.00-	2,300.99	62.63	47.04	11.04	5.65	3.01	0.00
2,301.00-	2,400.99	65.30	49.01	11.56	5.92	3.14	0.00
2,401.00-	2,500.99	67.94	50.99	12.04	6.14	3.28	0.00
2,501.00-	2,600.99	70.96	53.33	12.53	6.41	3.42	0.00
2,601.00-	2,700.99	73.63	55.28	13.03	6.66	3.55	0.00
2,701.00-	2,800.99	76.61	57.35	13.51	6.92	3.68	0.00
2,801.00-	2,900.99	79.25	59.33	14.03	7.16	3.82	0.00
2,901.00-	3,000.99	81.89	61.31	14.47	7.40	3.95	0.00
3,001.00-	3,100.99	84.59	63.28	14.95	7.64	4.08	0.00
3,101.00-	3,200.99	87.22	65.66	15.44	7.90	4.21	0.00
3,201.00-	3,300.99	90.24	67.63	15.96	8.16	4.34	0.00
3,301.00-	3,400.99	92.89	69.66	16.45	8.41	4.48	0.00
3,401.00-	3,500.99	95.58	71.64	16.90	8.64	4.61	0.00
3,501.00-	3,600.99	98.26	73.64	17.40	8.89	4.74	0.00
3,601.00-	3,700.99	101.26	75.61	17.89	9.14	4.87	0.00
3,701.00-	3,800.99	103.88	77.96	18.37	9.40	5.02	0.00
3,801.00-	3,900.99	106.90	79.96	18.88	9.64	5.15	0.00
3,901.00-	4,000.99	109.52	81.94	19.37	9.90	5.28	0.00
4,001.00-	4,100.99	112.20	84.28	19.86	10.15	5.41	0.00
4,101.00-	4,200.99	114.94	86.20	20.35	10.40	5.54	0.00
4,201.00-	4,300.99	117.86	88.57	20.84	10.66	5.69	0.00
4,301.00-	4,400.99	120.84	90.84	21.33	10.93	5.82	0.00
4,401.00-	4,500.99	123.19	92.59	21.80	11.14	5.94	0.00
4,501.00-	4,600.99	126.18	94.97	22.30	11.39	6.08	0.00
4,601.00-	4,700.99	128.86	96.94	22.79	11.64	6.22	0.00
4,701.00-	4,800.99	131.56	98.93	23.27	11.90	6.35	0.00
4,801.00-	4,900.99	134.54	100.99	23.76	12.16	6.49	0.00
4,901.00-	5,000.99	137.11	102.99	24.25	12.43	6.63	0.00

Premiums: UW Faculty & Academic Staff



Length of Elimination Period

- Longer Elimination Period = Lower Premium



Length of State Service

- Two categories: \pm One year



Monthly Earnings

- Previous annual salary
- Rounded up, divided by 12

UW Faculty & Academic Staff Example



Elimination Period: 125 days

Last Year Salary: \$55,082

\$55,082 ≈ \$56,000

/ 12

= \$4,667/
month

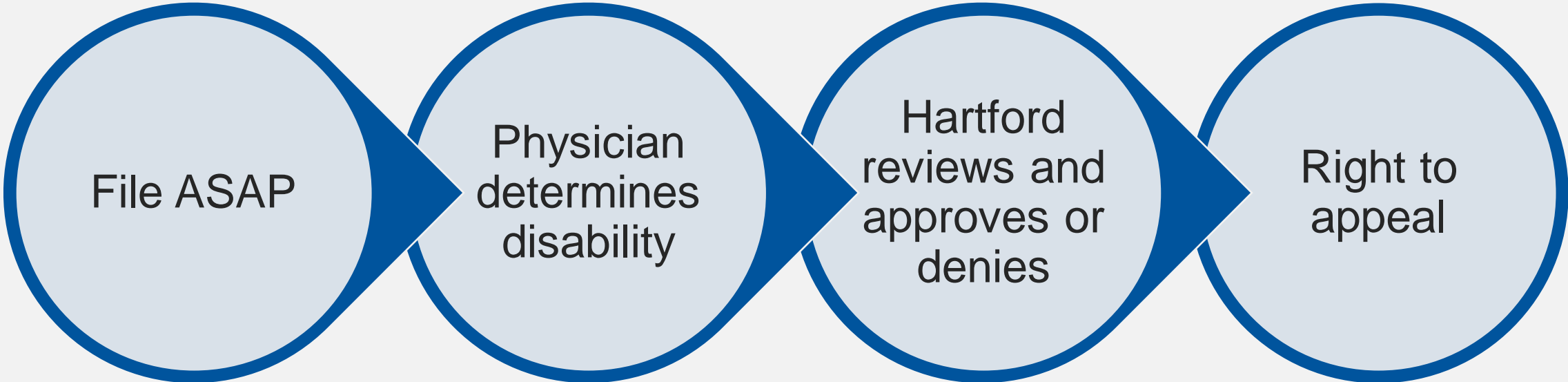


\$14.14
premium

Employee Share of Monthly Premium Rates for Standard Coverage
UW Faculty & Academic Staff Only

Monthly Earnings		Premium Category Elimination Period in Calendar Days							
		Less Than 1 Year State Service				More Than 1 Year State Service			
		30 Days	90 Days	125 Days	180 Days	30 Days	90 Days	125 Days	180 Days
Up to-	500.99	11.06	6.10	5.42	4.15	6.91	1.96	1.28	0.00
501.00-	600.99	13.55	7.24	6.62	4.99	8.56	2.24	1.62	0.00
601.00-	700.99	15.90	8.59	7.97	6.01	9.89	2.58	1.96	0.00
701.00-	800.99	18.37	9.78	9.12	6.83	11.54	2.95	2.30	0.00
801.00-	900.99	20.88	11.23	10.30	7.63	13.24	3.60	2.66	0.00
901.00-	1,000.99	23.22	12.32	11.62	8.63	14.60	3.70	2.99	0.00
1,001.00-	1,100.99	25.37	13.72	12.82	9.47	15.90	4.25	3.35	0.00
1,101.00-	1,200.99	27.88	14.92	13.97	10.33	17.54	4.58	3.62	0.00
1,201.00-	1,300.99	30.36	16.42	15.11	11.11	19.25	5.30	4.00	0.00
1,301.00-	1,400.99	32.72	17.42	16.09	12.17	20.57	5.26	3.92	0.00
1,401.00-	1,500.99	35.16	18.94	17.28	12.96	22.20	5.98	4.32	0.00
1,501.00-	1,600.99	37.54	20.26	18.62	13.98	23.56	6.28	4.64	0.00
1,601.00-	1,700.99	40.02	21.40	19.80	14.81	25.21	6.59	4.99	0.00
1,701.00-	1,800.99	42.53	22.90	20.93	15.64	26.89	7.26	5.29	0.00
1,801.00-	1,900.99	44.81	23.92	22.27	16.66	28.15	7.26	5.62	0.00
1,901.00-	2,000.99	47.38	25.38	23.44	17.45	29.93	7.93	5.98	0.00
2,001.00-	2,100.99	49.97	26.71	24.77	18.53	31.45	8.20	6.24	0.00
2,101.00-	2,200.99	52.15	27.89	25.61	19.30	32.84	8.59	6.31	0.00
2,201.00-	2,300.99	54.66	29.03	26.74	20.14	34.52	8.90	6.60	0.00
2,301.00-	2,400.99	57.13	30.52	28.27	20.94	36.18	9.58	7.33	0.00
2,401.00-	2,500.99	59.47	31.90	29.26	21.98	37.50	9.92	7.27	0.00
2,501.00-	2,600.99	61.97	33.06	30.40	22.79	39.17	10.26	7.61	0.00
2,601.00-	2,700.99	64.32	34.36	31.73	23.84	40.46	10.51	7.88	0.00
2,701.00-	2,800.99	66.79	35.58	32.94	24.64	42.14	10.94	8.29	0.00
2,801.00-	2,900.99	69.29	37.03	34.12	25.48	43.82	11.56	8.64	0.00
2,901.00-	3,000.99	71.51	38.18	35.26	26.30	45.20	11.89	8.95	0.00
3,001.00-	3,100.99	73.79	39.54	36.25	27.26	46.51	12.26	8.99	0.00
3,101.00-	3,200.99	76.30	40.73	37.73	28.12	48.18	12.61	9.61	0.00
3,201.00-	3,300.99	78.62	42.06	38.74	29.14	49.49	12.92	9.61	0.00
3,301.00-	3,400.99	81.14	43.21	39.94	29.95	51.20	13.27	9.98	0.00
3,401.00-	3,500.99	83.27	44.39	41.05	30.82	52.46	13.58	10.25	0.00
3,501.00-	3,600.99	85.81	45.86	42.22	31.62	54.19	14.24	10.60	0.00
3,601.00-	3,700.99	88.09	47.17	43.56	32.63	55.46	14.54	10.94	0.00
3,701.00-	3,800.99	90.61	48.38	44.76	33.46	57.17	14.93	11.30	0.00
3,801.00-	3,900.99	92.92	49.73	45.74	34.44	58.48	15.29	11.30	0.00
3,901.00-	4,000.99	95.46	50.87	47.20	35.28	60.17	15.59	11.90	0.00
4,001.00-	4,100.99	97.91	52.38	48.40	36.10	61.81	16.27	12.30	0.00
4,101.00-	4,200.99	100.39	53.53	49.56	36.95	63.46	16.58	12.61	0.00
4,201.00-	4,300.99	102.62	54.85	50.74	37.94	64.68	16.90	12.79	0.00
4,301.00-	4,400.99	105.10	56.20	52.04	38.80	66.30	17.40	13.25	0.00
4,401.00-	4,500.99	107.60	57.37	53.22	39.59	68.02	17.78	13.63	0.00
4,501.00-	4,600.99	110.08	58.86	54.36	40.61	69.47	18.25	13.75	0.00
4,601.00-	4,700.99	112.27	60.01	55.57	41.44	70.84	18.58	14.14	0.00
4,701.00-	4,800.99	114.78	61.87	56.74	42.28	72.18	18.88	14.76	0.00
4,801.00-	4,900.99	117.24	62.50	57.78	43.28	73.48	19.24	14.88	0.00

Filing Claims



Return to Work

Requires physician release

- Specifies number work hours

Full-time

- ICI benefit terminates

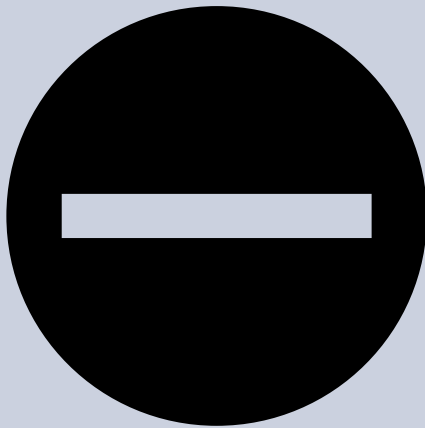
Part-time

- Earnings offset 75%
- Ex.: \$1,000 part-time earnings = \$750 reduction to ICI benefit

Refusal to return

- Benefit offset amount cleared to work

Employer Error



Employer
errors... happen

Employer Error Eligibility

Eligible Employer Error

Employer doesn't offer re-enrollment after LOA

Employer neglected to offer enrollment opportunity

Ineligible Employer Error

Employee submits app late

Employee cancels more coverage than intended

Employee notified of coverage, but doesn't report discrepancies

Employer Error Letter

What is the exact nature of the error?

What evidence shows the *employer* was responsible for the error?

What caused the error?

How and when was the error discovered?

What was done once the error was discovered?

What corrective action has the employer put in place?

Consult ICI manual for more guidance

Steps to Take: Employer Error

Begin premium deductions...

- When application is filed
- Filed under Employer Error provision

If coverage is denied...

- Employer refunds premium deductions

If coverage is approved...

- Effective 1st of month following receipt

If employee paid premiums within 60 days of eligibility...

- Coverage backdated to 1st of month for first premium

Thank you



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