

Insurance Programs Eligibility Local Employers

Employer Services



Learning Objectives

Identify ETF
Insurance
Programs

Describe
Insurance and
WRS
Relationship

Determine WRS
Eligibility

Determine
Insurance
Programs
Eligibility

Identify
Employer
Resources

A photograph of a family of three walking on a path in a forest. The mother is on the left, the father is on the right, and a young girl is in the center. They are all smiling and holding hands. The background is a lush green forest with tall trees.

Identify ETF Insurance Programs

ETF Insurance Programs



Group Health Insurance



Uniform Dental Benefits (UDB)



Supplemental Insurance Programs

- Supplemental Dental
- Vision Insurance
- Accident Plan



Group Life Insurance



Income Continuation Insurance (ICI)

A photograph of a family of three—a woman, a man, and a young girl—walking together on a path through a lush, green forest. The woman is on the left, the man is on the right, and the girl is in the center foreground. They are all smiling and appear to be enjoying their time outdoors. The image is overlaid with a semi-transparent dark blue filter.

Describe Insurance & WRS Relationship

Insurance & WRS Relationship

WRS = Retirement benefit for government employees

Insurance eligibility = WRS eligibility

- Exception: Health, UDB, Life with Section 218

Employers cannot determine their own rules

WRS-Eligible Employees

Municipalities
(cities, villages,
towns)

Counties

School
Districts

Technical
Colleges

Law
Enforcement,
Fire, & EMS

Sanitation
Districts

Housing
Authorities

A photograph of a family of three walking on a path in a forest. The mother is on the left, wearing a red and black plaid shirt and blue jeans. The father is on the right, wearing a blue and white plaid shirt over a white t-shirt and blue jeans. A young girl is in the center, wearing a white dress with a polka-dot collar and a white bow in her hair. They are all smiling and holding hands. The background is a lush green forest with tall trees.

Determine WRS Eligibility

WRS Eligibility

Employer's responsibility to determine for every employee

Full-time

Part-time

Seasonal

Temporary

Board
members

Elected
officials

Remote
workers

Non-citizens



WRS-eligible employees must participate in WRS—Cannot opt out

Any WRS-eligible (Full, Part-time, LTE, etc.)

Not required to participate in insurance programs



Eligibility opportunities

When first hired

Work expectations change

1-year work anniversary

12-month rolling look-back



Eligibility criteria groups

WRS-creditable service prior to July 1, 2011

WRS-creditable service only on/after July 1, 2011

WRS-Creditable Service Groups

Prior to
July 1, 2011



One-third FTE position

- 440 hours teachers & educ. support
- 600 hours all others



One year of employment

- Note: includes 9-10 month returning year-after-year

On or after
July 1, 2011



Two-thirds FTE position

- 880 hours teachers & educ. support
- 1,200 hours all others



One year of employment

- Note: includes 9-10 month returning year-after-year

A photograph of a family of three—a woman, a man, and a young girl—walking together on a path through a lush, green forest. The woman is on the left, the man is on the right, and the girl is in the center foreground. They are all smiling and appear to be enjoying their time outdoors. The image is overlaid with a semi-transparent dark blue filter.

Determine Insurance Programs Eligibility

Insurance Programs Eligibility

Participating employer

Insurance eligibility first gained with WRS eligibility

Exception: Locals Section 218

- Employees have same work hour requirements as WRS
- Two groups of service prior to and on/after 7/1/2011

Beyond first gaining WRS eligibility:

- Major life events (e.g., Marriage, Birth, Loss of other coverage, etc.)

A photograph of a family of three walking on a dirt path through a forest. The mother is on the left, the father is on the right, and a young girl is in the center holding hands with both parents. The image is overlaid with a dark blue semi-transparent filter.

Identify Employer Resources

Employer Resources

Health Insurance and UDB

- [Local Employer Health Insurance Standards, Guidelines, and Administration Manual \(ET-1144\)](#)

Life Insurance

- [Wisconsin Public Employers Group Life Insurance Program Administration Manual \(ET-1117\)](#)

ICI

- ICI Benefits: [Local Employee ICI Manual \(ET-2129\)](#)
- ICI Administration: [Wisconsin Public Employers ICI Manual \(ET-1145\)](#)

Supplemental Benefits

- [etf.wi.gov](#) → search bar “Supplemental Benefits”

ETF Employer Communications Center

- 1-877-533-5020, option 2
- New: ETF SMBESSNewEmployer@etf.wi.gov
- Current: ETF SMBEmployerInsurance@etf.wi.gov

Thank you



[wi_etf](#)



[etf.wi.gov](#)



ETF E-mail Updates



608-266-3285
1-877-533-5020