



# WRS Employee Benefits Seminar

Outreach and Education- Members Service Bureau



# Presentation Agenda

- Wisconsin Retirement System (WRS) Overview
- WRS Participation Requirements and Vesting
- Death Benefits and Beneficiaries
- Benefit Calculation, Annuity Options, Annual Adjustments
- How to Enhance Your Retirement Benefit
- Returning to Work Provisions
- Group Life and Health Insurance

# Wisconsin Retirement System

State of Wisconsin Investment Board  
(SWIB)

[swib.state.wi.us](http://swib.state.wi.us)

Manages and Invests WRS Assets

Department of Employee Trust Funds  
(ETF)

[etf.wi.gov](http://etf.wi.gov)

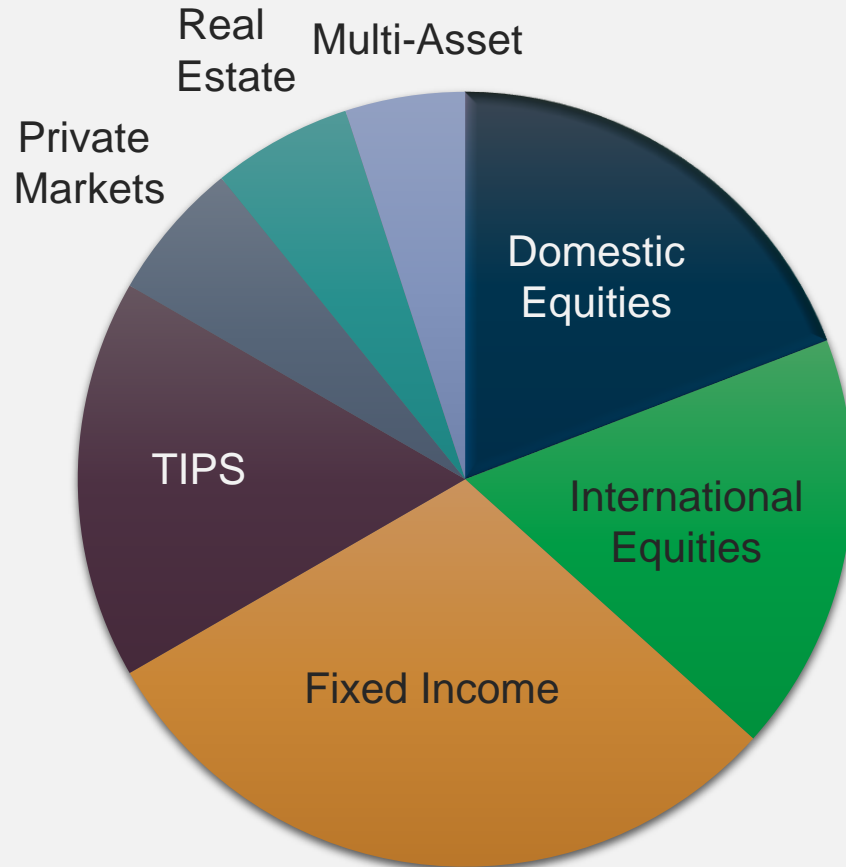
Administers Benefits For WRS  
Members

# Department of Employee Trust Funds (ETF)

- ETF administers 11 benefit programs including *Retirement*, *Health and Life Insurance*, and *Disability* benefits
- Statistics – 01/31/17
  - WRS Assets \$97.8- billion
  - WRS Annuity Payroll \$4.5-billion
  - Employers About 1,500
  - Members 604,659

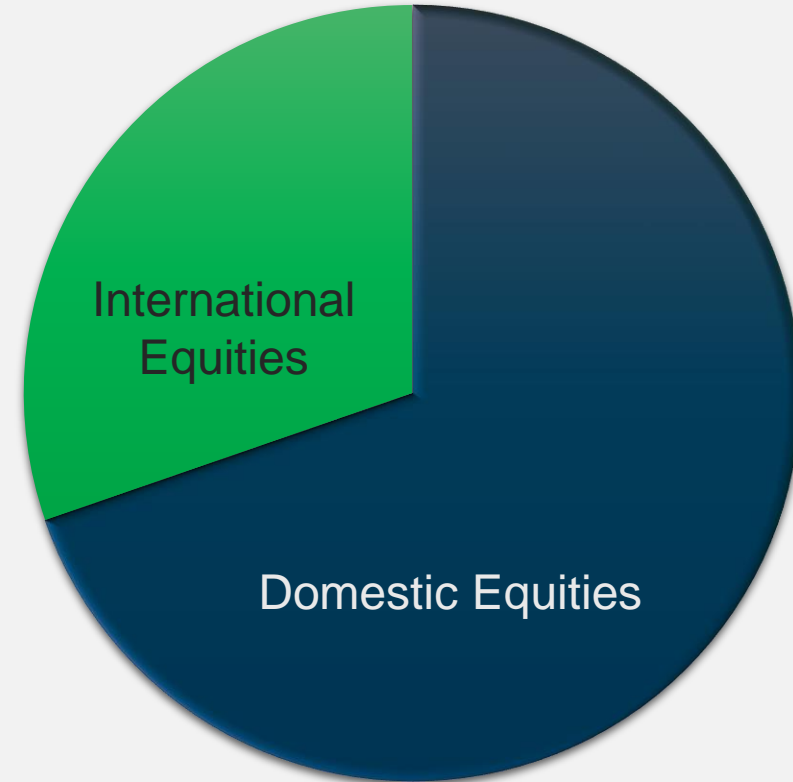


# SWIB Asset Targets



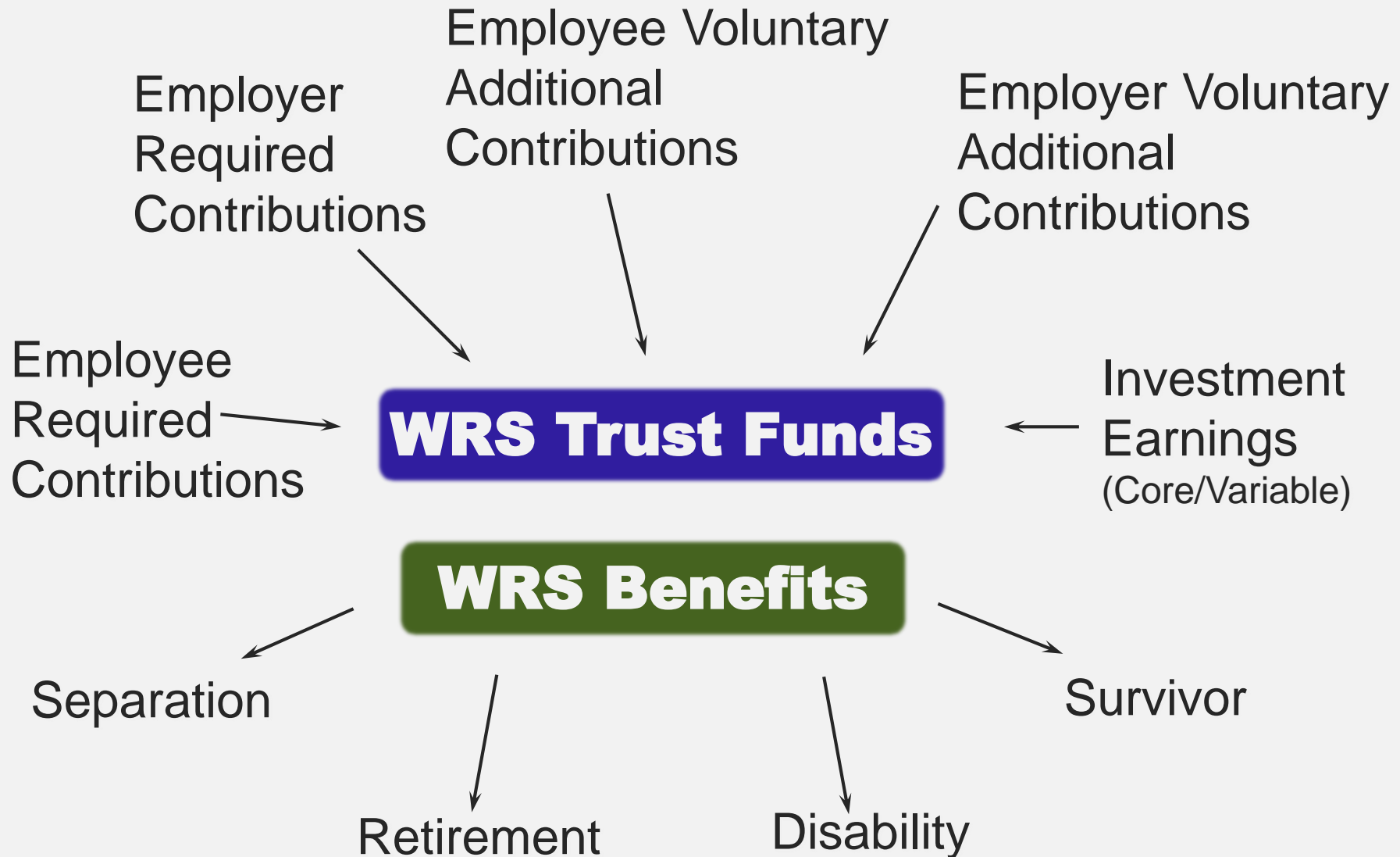
**Core Fund**

2016 SWIB Return: + 8.6%  
(Above benchmark of +7.9%)



**Variable Fund**

2016 SWIB Return: + 10.6%  
(Above benchmark of +10.4%)



# WRS Contribution Rates- 2017

<b>Pre-tax Contribution Rates</b> Subject to change annually		
Employment Category	Employee	Matching Employer
General, Teacher, and Educational Support; Executive, Elected and Judges	6.80%	6.80%
Protectives w/Social Security	6.80%	10.60%
Protectives w/o Social Security	6.80%	14.90%

# WRS Participation Requirements

Required hours to earn 1.0 years of service credit.

Teachers – 1320    All others - 1904

WRS Participation Requirements	
Initially employed on or after 7/1/2011	
Must be expected to work	
<ul style="list-style-type: none"><li>• At least 2/3 of full time</li><li>• For at least one year</li></ul>	
880 hours	Teachers and non-teaching employees of school districts
1200 hours	All others



# WRS Vesting Requirements

- Employees starting on or after July 1, 2011
- Must accrue five years of creditable service
  - (Note that if a part-time employee this will take longer than five years)
- WRS employees enrolled prior to July 1, 2011 remain vested regardless of part-time or full-time status



# Separation Benefit

- Eligibility
- Terminate all WRS employment prior to minimum retirement age (50/55) or becoming vested
- Benefit includes
  - Employee required contributions/interest
  - Additional contributions/interest
- *Benefits forfeited*
  - Creditable service *and* employer contributions/interest is forfeited and account is closed
- Taxed as ordinary income
  - Early distribution tax penalties may apply



# Survivor Benefits (before retirement)

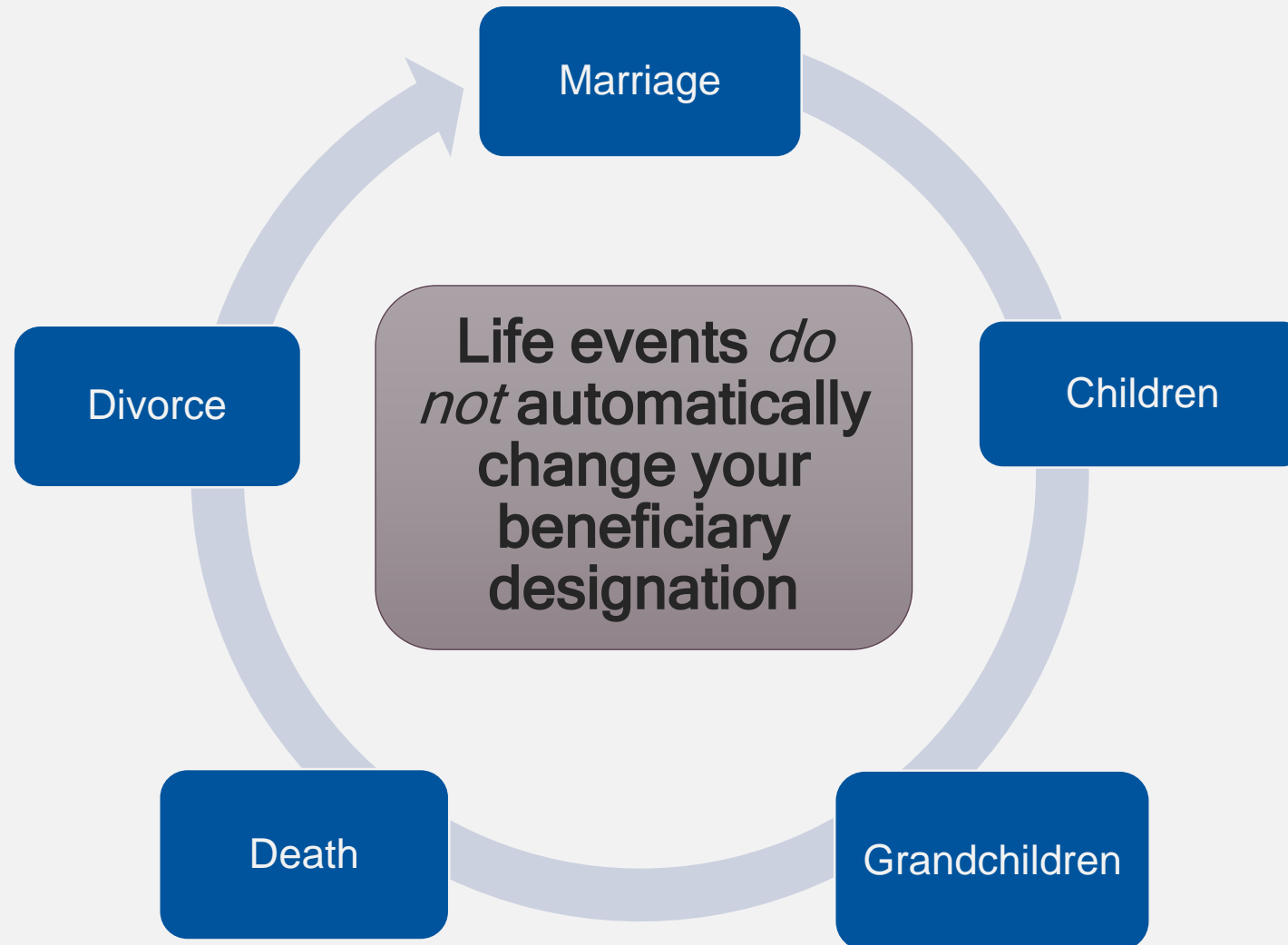
- *Active members*
  - Employee required contributions/interest
  - Employer required contributions/interest
  - Employee additional contributions/interest
- *Inactive members*
  - Employee required contributions/interest
  - Employee additional contributions/interest

# Beneficiaries

- Paid according to most recent beneficiary designation on file with ETF
- Not paid according to your will
- If no beneficiary designation form on file, statutory *Standard Sequence* applies



# Update Your Beneficiary Form



# Standard Sequence

Group 1 Surviving Spouse or Domestic Partner

Group 2 Children (natural or legally adopted):

If one of your children dies before you, that child's share is divided between the deceased child's children.

Group 3 Grandchildren

Group 4 Parent(s)

Group 5 Brother(s) and Sisters(s):

If one of your siblings dies before you, that sibling's share is divided between the deceased sibling's children.

Group 6 Estate

Any benefits payable by the Wisconsin Retirement System and Life Insurance program at my death shall be paid in EQUAL SHARES, unless otherwise specified, to the following primary beneficiary(ies) who survive me.

PRIMARY

Name (First, Middle I., Last)	Relationship	Birth date (MMDDYY)	SSN	Address (street, city, state, ZIP code)
Person A	If someone dies... Remaining beneficiaries split the entire benefit	/	- -	
Person B		/	- -	
Person C		/	- -	
		/ /	- -	
		/ /	- -	
		/ /	- -	
		/ /	- -	
		/ /	- -	

# Beneficiary Designation (Form ET-2320)

SECONDARY

		/ /	- -	
		/ /	- -	
		/ /	- -	
		/ /	- -	
		/ /	- -	

TERTIARY

In the event all primary and secondary beneficiaries die before me, the death benefit shall be paid in equal shares, unless otherwise specified, to the following tertiary beneficiaries who survive me.

Name (First, Middle I., Last)	Relationship	Birth date (MMDDYY)	SSN	Address (street, city, state, ZIP code)
		/ /	- -	
		/ /	- -	
		/ /	- -	
		/ /	- -	

If you want this designation to apply only to specific benefit plan(s) or account(s), use this space to specify the benefit plan(s) or account(s) to which you want this designation to apply. See "Effective for all benefit plans and accounts" section on the reverse side before completing this section.

I understand that Wis. Stat. § 943.395 provide criminal penalties for making false or fraudulent claims on this form and hereby certify to the best of my knowledge and belief, the above information is true and correct.

SIGN  DATE

Note: The date the form is signed is not the date it becomes effective. A Beneficiary Designation form does not become effective until received and approved by the Department of Employee Trust Funds. The person filing the designation must still be alive when ETF receives the form. An acknowledgment will be sent when this designation has been reviewed and accepted. Invalid designations will be rejected and returned to you.



Any benefits payable by the Wisconsin Retirement System and Life Insurance program at my death shall be paid in EQUAL SHARES, unless otherwise specified, to the following primary beneficiary(ies) who survive me.

<b>PRIMARY</b>	Name <i>Last, First, Middle</i>	Relationship	Birthdate (MMDDCCYY)	Soc. Sec. No.	Address <i>Street, City, State, Zip</i>
	Child A	If Child A passes away before you			
	Child B				

If the aforesaid Child A (name) dies before me, the benefit which would have been payable to them shall be paid in equal shares to those listed below.

Name <i>Last, First, Middle</i>	Relationship	Birthdate (MMDDCCYY)	Soc. Sec. No.	Address <i>Street, City, State, Zip</i>
Grandchild A	} Will split Child A's share			
Grandchild B				
Grandchild C				

If the aforesaid \_\_\_\_\_ (name) dies before me, the benefit which would have been payable to them shall be paid in equal shares to those listed below.

<b>PRIMARY</b>	Name <i>Last, First, Middle</i>	Relationship	Birthdate (MMDDCCYY)	Soc. Sec. No.	Address <i>Street, City, State, Zip</i>



# ETF Annual Statement of Benefits

(Form ET-7365)

Distributed each Spring to active employees and those with inactive accounts

UNIVERSITY OF WISCONSIN SYSTEM  
STE 201  
860 W WASHINGTON AVE  
MADISON WI 53703-4703



Department of Employee Trust Funds (ETF)  
Wisconsin Retirement System (WRS)

IRS Codes: 401(a) and 403(b)

Toll Free 1-877-533-5000  
or (608) 266-3285 local Madison

## January 1, 2016 Annual Statement of Benefits

Please review this document carefully. The amounts shown reflect ETF records as of January 1, 2016 and may be subject to corrections and appeals concerning WRS accounts, service history, earnings, contributions and other records.

Keep this document and the enclosed explanation with your important personal records.

<b>Member ID:</b>				
If you plan to retire within the next 12 months, you must contact ETF for a retirement packet that includes an official estimate/application.				
<b>Section 1 - 2015 Earnings and Service</b>				
The earnings and service below were reported by your WRS employer for calendar year 2015. Earnings and service for teachers, judges and educational support personnel are also shown for the first half of the current fiscal year.				
<b>Category</b>	<b>Year</b>	<b>Earnings</b>	<b>Years of Service</b>	
General	2015	\$35,316.54	1.00	
<b>Section 2 - Years of Creditable Service as of January 1, 2016</b>				
<b>Category</b>	<b>Before 2000</b>	<b>After 1999</b>	<b>After Act 10</b>	<b>Total Service</b>
General	.00	6.76	.00	6.76
Teacher	.00	6.94	.00	6.94
<b>Total Years of Creditable Service</b>				
	.00	13.70	.00	13.70
<b>Section 3 - 2015 Employee Required Contributions</b>				
	<b>Core</b>	<b>Variable</b>	<b>Total</b>	
January 1, 2015 Balance	\$26,448.03	\$9,042.70	\$35,490.73	
Interest (Core: 6.4%, Variable: .0%)	\$1,692.67	\$ .00	\$1,692.67	
Employee Paid Contributions	\$1,200.72	\$1,200.72	\$2,401.44	
Employer Paid Employee Contributions	\$ .04*	\$ .04*	\$ .08*	
Adjustment	\$ .00	\$ .00	\$ .00	
<b>January 1, 2016 Balance</b>	<b>\$29,341.46</b>	<b>\$10,243.46</b>	<b>\$39,584.92</b>	
* Small amounts shown in Employer Paid Employee Contributions occur due to rounding in calculations used to produce this statement or from your employer's payroll system.				
Non-taxable portion of employee contributions (investment in contract):			\$ .00	

Continued on Back



# Retirement Benefits



# Retirement Benefit Eligibility

- Terminate all WRS employment
- Vested in the WRS
- At least minimum retirement age (50/55)



# WRS Retirement Benefits

- An annuity is a Wisconsin Retirement System (WRS) benefit paid monthly
- WRS annuities are paid to members for LIFE\*

\* Exception: Annuity Certain Options from Additional Contributions



# WRS Retirement Benefits

- WRS pays the higher of:
  - Money Purchase Calculation or
  - Formula Calculation
- Annuity/Lump Sum availability is restricted
  - \$196 - \$401 (2017)

# Money Purchase Calculation

- Money Purchase balance at retirement
- Money Purchase factor –
  - age 56 years, 4 months
- “For Annuitant’s Life Only” annuity option

**\$215,000.00**

X 0.00563

**\$1,210**

# Formula Calculation

- Final Average Earnings - Monthly
  - 3 highest earnings years\*
- Formula Factors\*\*
- WRS Creditable Service
- Subtotal #1
- Age Reduction Factor\*\*
- Subtotal #2
- Variable Excess or Deficiency
- “For Annuitant’s Life Only” Option

<b>\$3,652</b>	
Pre-2000	Post-1999
X 0.01765	X 0.016
X 13.35	X 13.91
\$1,673	
X 0.885	
\$1,481***	
+ 24	
\$1,505	

\*Can be calendar or fiscal years \*\*General/Teacher Category \*\*\* Subject to formula maximum

# Retirement Benefits

- Compare calculation examples:
  - Money Purchase = \$1,210
  - Formula Calculation = \$1,505
- Participant *automatically* receives the higher amount from the two calculations for their monthly annuity



# Monthly Annuity Payment Options

• For Annuitant's Life Only	<b>\$1,505</b>
• Life w/60 Payments Guaranteed	\$1,500
• Life w/180 Payments Guaranteed	\$1,465
<hr/>	
• 75% Continued to Named Survivor	\$1,392
• 100% Continued to Named Survivor	\$1,357
• Reduced 25% on Death of Annuitant or Named Survivor	\$1,431
• 100% Continued to Named Survivor with 180 Payments Guaranteed	\$1,356

# Monthly Annuity Payment Options

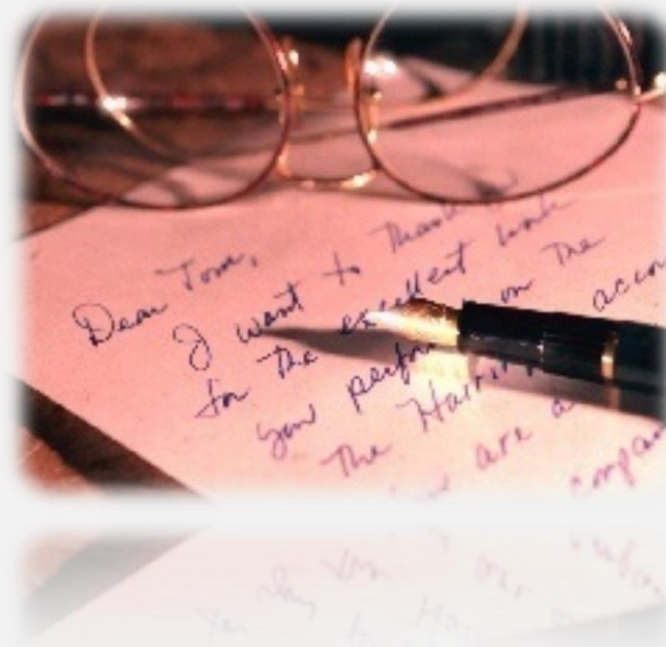
	Regular	Accelerated Payments	
		To Age 62*	After Age 62
For Annuitant's Life Only	\$1,505	\$2,021	\$1,239
Life with 60 Payments Guaranteed	\$1,500	\$2,018	\$1,236
Life with 180 Payments Guaranteed	\$1,465	\$1,989	\$1,207
75% Continued to Named Survivor	\$1,392	\$1,928	\$1,146
100% Continued to Named Survivor	\$1,357	\$1,900	\$1,118
Reduced 25% on Death of Annuitant or Named Survivor	\$1,431	\$1,961	\$1,179
100% Continued to Named Survivor with 180 Payments	\$1,356	\$1,899	\$1,117

\*If annuitant dies before age 62, temporary annuity is paid until annuitant would have reached 62

Estimated Social Security = \$782

# Changing Annuity Payment Option:

A written request must be received by the Department within **60 days** after the date of your first payment.



# How to Apply for Retirement Benefits

- Call or write for estimate/application packet approximately 6 to 12 month prior to retirement date.
- Review, contact ETF with questions
- Submit application no earlier than 90 days before termination date

# Taxability of Retirement Annuity

- Taxable as ordinary income for federal and state taxes, minus monthly exclusion amount
- May change tax withholding status anytime
- Receive 1099R form each year in January for tax purposes



# Post-Retirement Changes

- Investment results for prior year are reflected on May 1<sup>st</sup> annuity payment
- Core Adjustment:
  - First dividend prorated by number of full months retired in previous calendar year
- Variable Adjustment:
  - Full adjustment is applied if annuity is effective prior to January 1<sup>st</sup> of current calendar year

# Core Trust Fund

ETF Core Fund Percentages			
Year	SWIB Investment Return	ETF Effective Rate	ETF Annuity Adjustment
2015	-0.4%	6.4%	.5%
2014	5.7%	8.7%	2.9%
2013	13.6%	10.9%	4.7%
2012	13.7%	2.2%	-9.6%
2011	1.4%	1.5%	-7.0%
2010	12.4%	4.8%	-1.2%
2009	22.4%	4.2%	-1.3%
2008	-26.2%	3.3%	-2.1%
2007	8.7%	13.1%	6.6%
2006	15.8%	9.8%	3.0%
2005	8.6%	6.5%	0.8%
2004	12.8%	8.5%	2.6%
2003	24.2%	7.4%	1.4%
2002	-8.8%	5.0%	0.0%
2001	-2.3%	8.4%	3.3%

# Variable Trust Fund

ETF Variable Fund Percentages			
Year	SWIB Investment Return	ETF Effective Rate	ETF Annuity Adjustment
2015	-1.2%	0.0%	-5.0%
2014	7.3%	7.0%	2.0%
2013	29.0%	31.0%	25.0%
2012	16.9%	17.0%	9.0%
2011	-3.0%	-3.0%	-7.0%
2010	15.6%	16.0%	11.0%
2009	33.7%	33.0	22.0%
2008	-39.0%	-40.0%	-42.0%
2007	5.6%	6.0%	0.0%
2006	17.6%	18.0%	10.0%
2005	8.3%	9.0%	3.0%
2004	12.7%	12.0%	7.0%
2003	32.7%	34.0%	25.0%
2002	-21.9%	-23.0%	-27.0%
2001	-8.3%	-9.0%	-14.0%



# Military Service



- Active duty prior to January 1, 1974
  - Submit copy of discharge papers NOW!
  - Military service affidavit required
- Continuous Service / USERRA

# Military Service Purchase

- Military as Other Government Service
- Active Duty After January 1, 1974
- Must complete three continuous earnings periods
- Must be purchased before WRS termination date
- Requirements and costs will vary
- Contact ETF for more information



# Purchasing Creditable Service

- *Forfeited Service*: Purchase of service time worked previously at a WRS employer – a separation benefit was taken and account was closed
- *Other Government Service* : Purchase of service time worked previously at a non-WRS government employer at the federal (including military), state or local level

(Please contact ETF for more information on buying creditable service)

# Forfeited and Qualifying Service

- *Forfeited Service*: If WRS separation benefit taken, forfeited creditable service can begin to be purchased upon return to WRS employment and completion of three complete, continuous years of service.
- *Qualifying Service*: Six-month qualifying period for non-teaching positions before January 1, 1973

(ETF must receive application *before* WRS termination)

# Additional Contributions

- Voluntary, after-tax, additional contributions to supplement retirement benefits
- Can be used for creditable service purchases (Forfeited/Qualifying)
- Payroll deduction or direct contributions
- Deposited Core or Core/Variable

# Estimates and Application

(Form ET-4301)

## - with additional contributions benefit options

PLEASE COMPLETE IN  
BLACK OR BLUE INK

Department of Employee Trust Funds  
Wisconsin Retirement System  
P. O. Box 7931 - Madison, WI 53707-7931

### RETIREMENT BENEFIT ESTIMATES AND APPLICATION

Wis. Stat. §§ 40.23, 40.24, 40.25; 42.49, 42.242 (7), 1979 Stats.

Name	Birthdate	Social Security Number
	02/13/1947	
Address		
Date of Estimate	Effective Date of Annuity	Your Age on Effective Date
04/07/2006	06/07/2006	59 4
Normal Retirement Age	Benefit Calculation Type	Formula Factor(s) Used in Your Estimates
65	FORMULA	.01600 .01765

If information above is incorrect, please make corrections.

#### SERVICE AND EARNINGS

SERVICE YEARS BY CATEGORY, INCLUDING MILITARY SERVICE				MILITARY SERVICE ONLY		
Employment Category	Before 2000	After 1999	Total Years for Category	Before 2000	After 1999	Total Years of Military Service
TEACHER	8.50	6.18	14.68			

Year	Three Highest Years of Earnings	Years of Service	Final Average Monthly Earnings
2003-04	\$48,904	1.00	\$3,915
2002-03	\$47,156	1.00	
2001-02	\$44,912	1.00	

#### BENEFIT PAYMENT OPTIONS (based on above data)

Check only one box for your Monthly Retirement Benefit. Check only one box under Employee Additional Contributions Benefit if you want to apply for your employee additional contributions at this time.

	MONTHLY RETIREMENT BENEFIT				EMPLOYEE ADDITIONAL CONTRIBUTIONS BENEFIT
	Regular	OR	Accelerated Payments Until Age 62	After Age 62	
<b>Life Annuity Options:</b>					
• For Annuitant's Life Only	<input type="checkbox"/> \$845	OR	<input type="checkbox"/> \$1,713	<input type="checkbox"/> \$650	<input type="checkbox"/> \$241 01
• Life with 60 Payments Guaranteed	<input type="checkbox"/> \$841	OR	<input type="checkbox"/> \$1,711	<input type="checkbox"/> \$648	<input type="checkbox"/> \$240 02
• Life with 180 Payments Guaranteed	<input type="checkbox"/> \$811	OR	<input type="checkbox"/> \$1,687	<input type="checkbox"/> \$624	<input type="checkbox"/> \$231 04
<b>Joint and Survivor Annuity Options:</b>					
Named survivor, birthdate and relationship used in estimate:			08/29/1946	SPOUSE	
• 75% Continued to Named Survivor*	<input type="checkbox"/> \$770*	OR	<input type="checkbox"/> \$1,655	<input type="checkbox"/> \$592*	<input type="checkbox"/> \$220* 07
• 100% Continued to Named Survivor	<input type="checkbox"/> \$748	OR	<input type="checkbox"/> \$1,639	<input type="checkbox"/> \$576	<input type="checkbox"/> \$213 11
• Reduced 25% on Death of Annuitant or Named Survivor*	<input type="checkbox"/> \$794*	OR	<input type="checkbox"/> \$1,674	<input type="checkbox"/> \$611*	<input type="checkbox"/> \$227* 09
• 100% Continued to Named Survivor with 180 Payments Guaranteed	<input type="checkbox"/> \$745	OR	<input type="checkbox"/> \$1,637	<input type="checkbox"/> \$574	<input type="checkbox"/> \$213 12
	<b>Annuity Certain - Additional Contributions Only</b>				
				<input type="checkbox"/> \$1,719	29
				<input type="checkbox"/> \$738	30
				<input type="checkbox"/> \$413	31
				<input type="checkbox"/>	21
* The amount shown is prior to 25% reduction upon death.					
<b>Lump Sum Payment Option:</b>	Required Contributions			Additional Contributions	
	<input type="checkbox"/> NOT ELIG			<input type="checkbox"/> \$39,228 50	

**JOINT AND SURVIVOR INFORMATION** (This is not a Beneficiary Designation.)  
Complete this information only if you select a Joint and Survivor Annuity option above, even if that person's name is shown above. Do not complete this section if you have selected a Life Annuity or Lump Sum option above.

Named Survivor Name: Last, First, Middle		Named Survivor Social Security Number
Named Survivor Birthdate	Named Survivor Sex	Relationship to Applicant

ET-4301 (REV 05/2005)

MAKE A COPY FOR YOUR RECORDS. SUBMIT ENTIRE ORIGINAL COPY OF FORM.

PAGE 1 OF 4

2006 FIX PRO 2.083% / 2006 VAR PRO 2.083%



# Additional Contributions

(Example: ET-4301 Retirement Benefit Estimates and Application that has Employee Additional Contributions)

**BENEFIT PAYMENT OPTIONS (based on above data)**

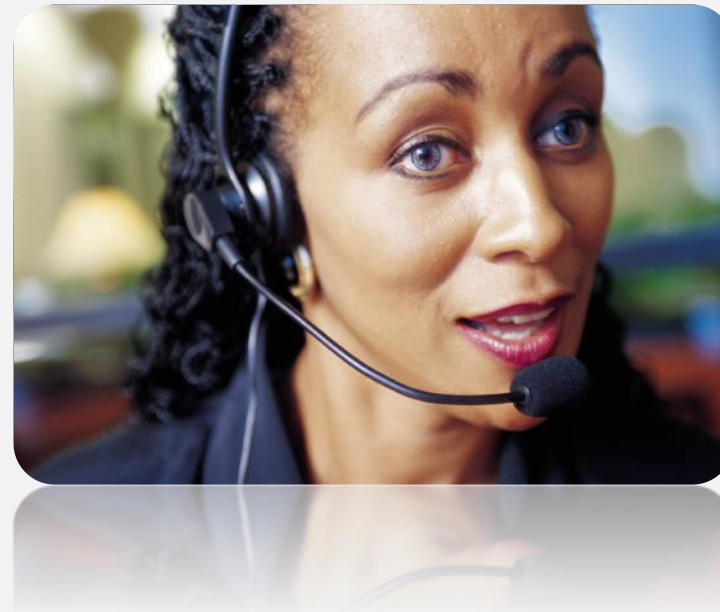
**Check only one box** for your Monthly Retirement Benefit. **Check only one box** under Employee Additional Contributions Benefit if you want to apply for your employee additional contributions at this time.

	MONTHLY RETIREMENT BENEFIT						EMPLOYEE ADDITIONAL CONTRIBUTIONS BENEFIT	
	Regular	OR	Accelerated Payments					
			Until Age 62	After Age 62				
<b>Life Annuity Options:</b>								
• For Annuitant's Life Only	<input type="checkbox"/>	\$845	OR	<input type="checkbox"/>	\$1,713	\$650	<input type="checkbox"/>	\$241 01
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<b>Annuity Certain - Additional Contributions Only</b>								
							<input type="checkbox"/>	\$1,719 29
							<input type="checkbox"/>	\$738 30
							<input type="checkbox"/>	\$413 31
							<input type="checkbox"/>	21
* The amount shown is prior to 25% reduction upon death.								
<b>Lump Sum Payment Option:</b>	Required Contributions						Additional Contributions	
	<input type="checkbox"/> NOT ELIG						<input type="checkbox"/> \$39,228 50	

# ETF Disability Benefits

- WRS Regular Disability
- Long-Term Disability Insurance
- Duty Disability

**Please Contact ETF**





# Returning to Work

- *No agreement* as of termination date with a WRS employer for future employment
- In general, annuitants must have a valid termination of employment and be separated from WRS employment for at least 75 days
- No earnings limit



# Returning to Work

- If less than two-thirds full time\* can continue WRS annuity.
- If *two-thirds* of full-time or more, WRS annuity is suspended, must re-enroll as employee
  - \* Two-thirds of full time is defined as 1,200 hours (880 hours for teachers and educational support staff)

# Wisconsin Public Employers Group Life Insurance

- No application required if immediate annuity, continuation is automatic under most circumstances (except Spouse & Dependent coverage)
- ETF deducts premium from WRS annuity until age 65
  - Basic coverage continues at reduced value, no premiums
- Conversion options may include Group Health Insurance, LAHP or long-term care – contact ETF for details
- Living Benefits available



# Local Annuitant Health Plan

- Local government retirees, spouses, dependents are eligible to apply.
- Open Enrollment: Must apply for insurance within 60 days after WRS termination. If a lump sum, must apply at the time the benefit is paid.
- Second Open Enrollment: At age 65 or when first eligible to enroll in Medicare A&B



# Group Health Insurance

- Premium Payments
- “It’s Your Choice” Continues
- Medicare Requirements



# Sick Leave: State/University

- Must have State of Wisconsin coverage in force at termination of employment
- members must have *family coverage* in force (or *escrowed/banked*) at the time of death in order to protect sick leave.
- If escrowing sick leave, file escrow form with retirement application OR later when eligible for comparable coverage.

# Sick Leave: State/University

Sick leave credits determined by *Employer*

Highest		Hours of		Credits for
hourly rate	X	sick leave	=	health insurance
rate of pay		accumulation		premiums

(May be eligible for supplemental credits)

# Sick Leave: State/University

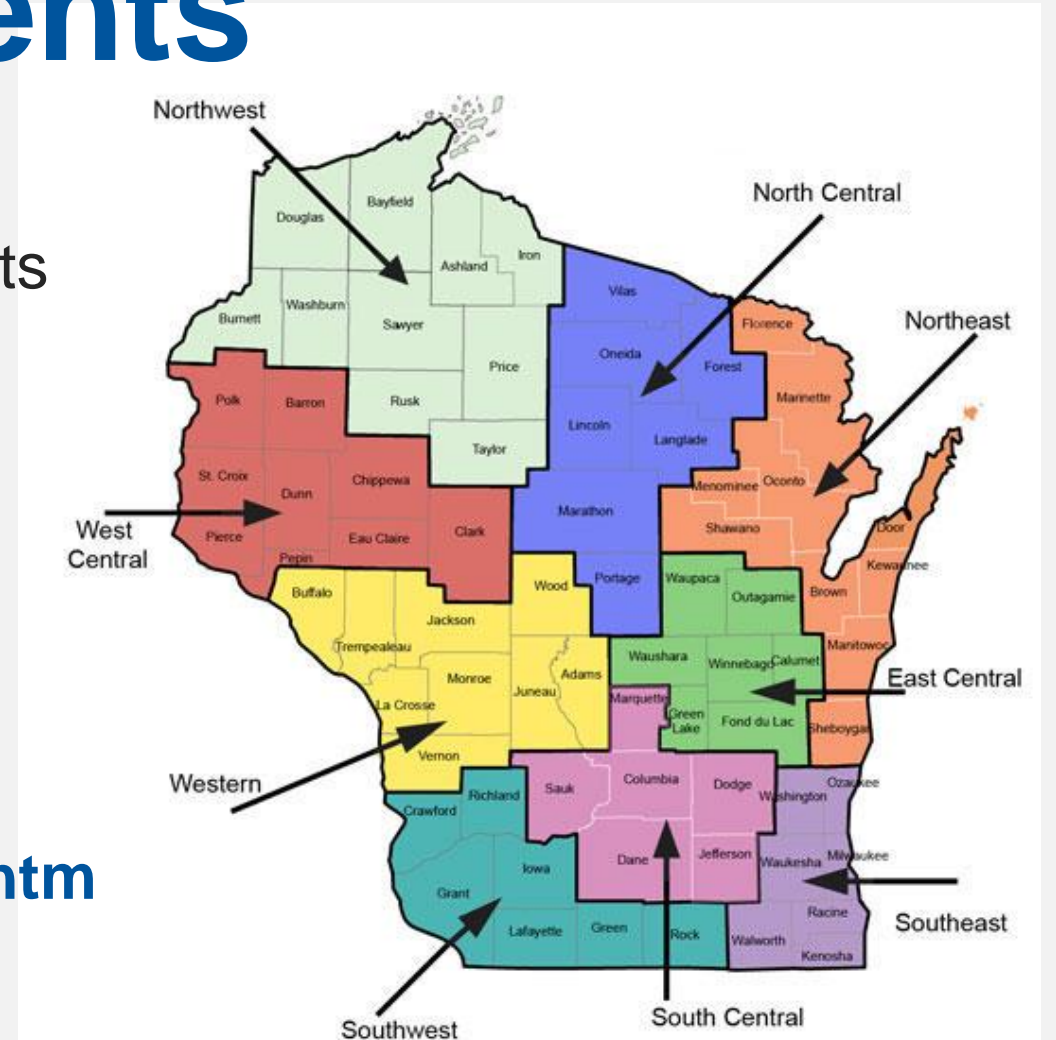
- **Two** state/university employees
- Working spouse/domestic partner must have family coverage as subscriber
- Retired state employee's sick leave credits are "banked."





# Face-to-Face Events

- Regular visits statewide
- Daytime group retirement appointments
  - Retirement packet required
  - Appointment required
- Evening benefits presentations
  - New and mid-career employees
  - Nearing retirement
- Visit [etf.wi.gov/member\\_education.htm](http://etf.wi.gov/member_education.htm) and click **Face-to-Face** to learn more.





**Questions?**

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# Thank you

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[etf\\_wi](#)



[etf.wi.gov](#)



ETF E-mail Updates



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