Understanding Your Sick Leave Statement

A Health Insurance topic
Should You Be Viewing This Webinar?

• This presentation only applies to the State and University of Wisconsin Accumulated Sick Leave Credit program

• If you did not retire with sick leave credits from state/university, this presentation is not for you
Objectives

By the end of this presentation, you will be able to:

• Read your annual Accumulated Sick Leave mailer

• Estimate when your Accumulated Sick Leave will end, and when your annuity deduction will begin
State Group Health Insurance Certification

ET-4803
State Group Health Insurance Certification (ET-4803) Example

- Explains what happens with your health insurance after you retire
  - How premiums are paid, banking credits, escrowing credits, or cancelling coverage
- Receive in the mail when you retire
### Correct Health Plan?

| Premiums have been paid as an active employee for coverage through: MM/DD/CCYY | Premiums as a retiree will begin: MM/DD/CCYY |
| Health insurance plan Name of plan | New group number XXXXX |
| Monthly premium $ X,XXX.XX | Coverage type: Choose an item. |
| Accumulated sick leave account beginning balance: $ XX,XXX.XX | Hours of sick leave certified by your employer: X,XXX.XX hours |

### Correct Coverage Type?

**Possible coverage types:** None, Single, Family, Medicare Single, Medicare Family Some – Health Plan, Medicare, Medicare Family Some – Medicare Advantage, Medicare Family Some – Medicare Plus, Medicare All, Grad Assistant Single, or Grad Assistant Family

---

**Understanding Your Sick Leave Statement**
Contact Your Employer

• Issues found in information or balance
• To see how long your sick leave will last before annuity deduction begins
Annual Statements of Sick Leave Account
Three Types of Statements

- **Currently using sick leave**

  - STATE OF MISSOURI
  - Department of Employee Trust Funds
  - **SICK LEAVE ACCOUNT**
  - **STATEMENT OF SICK LEAVE ACCOUNT**
  - This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/2021.
  - Your monthly accruals for coverage through the State of Missouri Employees’ Health Insurance Program are being paid out from this account. Please retain this statement for your records.
  - Sick Leave Escrowed Balances following the December 2021 deduction $  
  - This account is currently escrowed because you have indicated that you do not have continuous coverage or are not enrolled in the State of Missouri Employees’ Health Insurance Program. 
  - The amount indicated above is the amount accumulated in your State of Missouri Employees’ Health Insurance Program that will be included in determining your monthly sick leave balance.

- **Sick leave escrowed due to non-state comparable coverage**

  - STATE OF MISSOURI
  - Department of Employee Trust Funds
  - **SICK LEAVE ACCOUNT**
  - **STATEMENT OF SICK LEAVE ACCOUNT**
  - This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/2021.
  - Your monthly accruals for coverage through the State of Missouri Employees’ Health Insurance Program are being paid out from this account. Please retain this statement for your records.
  - Sick Leave Escrowed Balances following the December 2021 deduction $  
  - This account is currently escrowed because you have indicated that you do not have continuous coverage or are not enrolled in the State of Missouri Employees’ Health Insurance Program. 
  - The amount indicated above is the amount accumulated in your State of Missouri Employees’ Health Insurance Program that will be included in determining your monthly sick leave balance.

- **Sick leave banked due to coverage under another state or university employee**

  - STATE OF MISSOURI
  - Department of Employee Trust Funds
  - **SICK LEAVE ACCOUNT**
  - **STATEMENT OF SICK LEAVE ACCOUNT**
  - This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/2021.
  - Your monthly accruals for coverage through the State of Missouri Employees’ Health Insurance Program are being paid out from this account. Please retain this statement for your records.
  - Sick Leave Escrowed Balances following the December 2021 deduction $  
  - This account is currently escrowed because you have indicated that you do not have continuous coverage or are not enrolled in the State of Missouri Employees’ Health Insurance Program. 
  - The amount indicated above is the amount accumulated in your State of Missouri Employees’ Health Insurance Program that will be included in determining your monthly sick leave balance.
Currently Using Sick Leave

Correct Health Plan?

Sick Leave Account Balance following the December 20YY deduction: $_______

Note: premiums are paid one month in advance of coverage.

20YY Health Insurance Coverage Level: _____________
20YY Health Plan(s): _____________
Monthly Premium as of 01/01/20YY: $_______

Correct Coverage Type?

Monthly premium

Sick leave credit account balance
Sick Leave Escrowed
Due to non-state comparable coverage

This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

This account is currently escrowed because you have indicated to us that you have continuous comparable coverage through a non-state health insurance plan. Comparable coverage is defined as health insurance that provides medical and pharmacy benefits comparable to the State of Wisconsin’s IYC Access Plan. This account balance will be available for payment of health insurance premiums through the State of Wisconsin Group Health Insurance Program when you re-enroll for coverage.

If you choose to enroll for the upcoming year, please note premiums are deducted one month in advance.

Sick Leave Account Balance as of 12/31/20YY: $ __________
**Sick Leave On-Hold**
Due to coverage under another state or university employee

---

This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

This account is currently On-Hold because you:

- Are covered under another State of Wisconsin Group Health Insurance Program contract. This account balance will be available for the payment of your health insurance premiums through the program when you become the subscriber on a retiree policy.

  OR

- Are currently using another sick leave account to pay the monthly premiums for your State of Wisconsin Group Health Insurance Program coverage. We will activate this account automatically when the balance in your other sick leave account is exhausted.

Sick Leave Account Balance as of 12/31/20YY: $__________
Who to Contact?

Contact your Employer Before you Retire

- If initial information looks incorrect
- To see how long your sick leave credits will last

Contact ETF After you Retire

- Update address and contact information
- To see when your sick leave credits run out
• Receive 3 months before sick leave runs out

• Notifies you of account balance and when it will run out

• Sign and return page 2 to cancel health insurance
Resources
Accumulated Sick Leave Credit Program Page

Accumulated Sick Leave Credit Program
For State of Wisconsin employees

The Accumulated Sick Leave Credit Conversion Program allows state employees to convert unused sick leave to credits to pay for health insurance during retirement. This includes pharmacy and optional Uniform Dental benefits. This program can be very helpful because when you retire you will pay more for health insurance. While you are working, you pay less because your employer...
Watch videos about your topic online at:

**etf.wi.gov**

Click Member Education →

**Videos**
The Department of Employee Trust Funds has made every effort to ensure that this presentation is current and accurate. However, changes in the law or processes since the last revision to this presentation may mean that some details are not current. Please contact ETF if you have any questions about a particular topic in this presentation.