



Supplemental Benefits in Retirement

State & UW Retirees Only

For complete information, review your health benefits decision guide or visit etf.wi.gov/benefits-by-employer and follow the prompts to find your health program.

For continuation forms, contact your employer. Each continuation form includes information about where to submit both the payment and form. Typically, forms are due to the administrator within 60 days of retirement.

What Can Be Continued

Automatically Continued, No Steps Required

- Uniform Dental (if continuing health insurance)
- Long-Term Care (if paying HealthChoice directly)
- State Group Life Insurance ([if eligible](#))

Can Be Continued, Must Act

- Supplemental Dental
- Vision
- Long-Term Care (if paying HealthChoice through payroll deduction)
- Accident Plan
- Health Savings Accounts

Can Be Continued Temporarily, Must Act

The following benefits you can continue until the end of the calendar year in which you retire:

- Health Care Flexible Spending Accounts (FSAs)
- Limited Purpose Health Care Flexible Spending Accounts (LPFSAs)
- Dependent Day Care Account

What Can't Be Continued

- Income Continuation Insurance
- Parking Accounts
- Transit Accounts



Parking and transit accounts: all expenses incurred while you were working must be submitted by the end of March of the following year.

Steps to Continue Coverage

Supplemental Dental & Vision

Complete the Retiree/Continuant Enrollment form:

- [Dental Retiree/Continuant Enrollment form](#)
- [Vision Retiree/Continuant Enrollment form](#)

Accident Plan

Contact Securian at 1-866-295-8690 or madisonbranch@securian.com

Long-Term Care Insurance

You can no longer pay via payroll deductions. Contact HealthChoice at 1-800-833-5823 to set up a direct payment.

Health Savings Accounts

Steps vary, depending on your situation. See *Your State-Sponsored Health Savings Account* resource sheet.

FSA's & LPFSA's

If you are enrolled for the current plan year, you have two options:

1. Stop your monthly contributions and incur eligible expenses before your account end date.
 - Account end date: The last day in the month of your last paycheck.
 - Any unused funds are forfeited.
2. Continue incurring expenses through the end of the year. You can pay your remaining contributions upfront before tax or monthly after tax.
 - Pre-tax upfront contributions: Talk with your employer benefits specialist before retirement to secure this option.
 - Post-tax monthly contributions: Fill out the [continuation form](#) and pay your contributions monthly to ETF.
 - You can carry up to \$500 in unused funds to the next plan year. Funds not used in the carryover year will be forfeited.

No matter which option you select, all expenses must be submitted no later than the end of March of the following year.

If you did not enroll this year and only have a carryover balance: You must incur expenses prior to your retirement date. Unused funds will be forfeited.



Dependent Care Account

You can no longer contribute to your account, but you can incur expenses through the end of the year.

Submit claims by the end of March of the following year. Any unused funds are forfeited.

