

# State Income Continuation Insurance (ICI) 101

## Part 1

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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

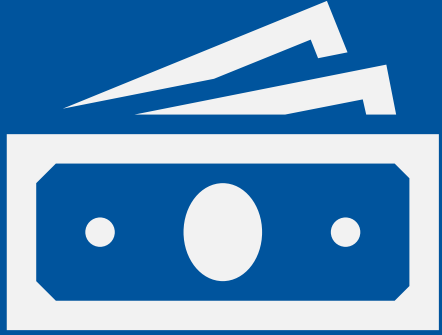
Explain Elimination Periods

Differentiate General State & UW Faculty/Acad. Staff premiums

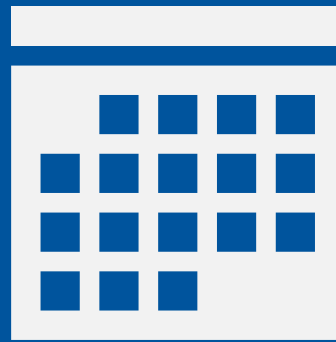
Describe filing claims and return to work

Resolve employer errors

# Define ICI



Income replacement  
program



Short-term &  
Long-term ( $\pm 12$  mo.)



Administered by The  
Hartford

# Identify Benefit Amounts



Pays 75% of monthly earnings

- Example: If normal = \$4,000 → ICI = \$3,000



Standard Coverage

- Annual salaries up to \$64,000



Supplemental Coverage

- Annual salaries between \$64,000-120,000



Offset by other income

- Other WRS programs
- Social Security
- Worker's comp.
- Unemployment
- Part-time earnings

# Determine Eligibility Criteria



# Explain Enrollment – General State

(NOT UW Faculty and Academic Staff)

## Option 1: Initial Enrollment

New hires

1st of month on/after hire date

## Option 2: Deferred Enrollment

Occurs at each Category 3-6

Employer pays more of premium

Effective April 1st

## Option 3: Evidence of Insurability

For employees enrolling at other times

Includes medical questionnaire

# Explain Enrollment – UW Faculty & Academic Staff

Option 1: Initial Enrollment

New hires

1st of month on/after hire date

Option 2: After One Year State Service

Effective 1st of month following one year

Option 3: After 1,040 Sick Leave Hours

Effective April 1st

Option 4: Evidence of Insurability

For employees enrolling at other times

Includes medical questionnaire

# Determine How Coverage Terminates

Employment Termination

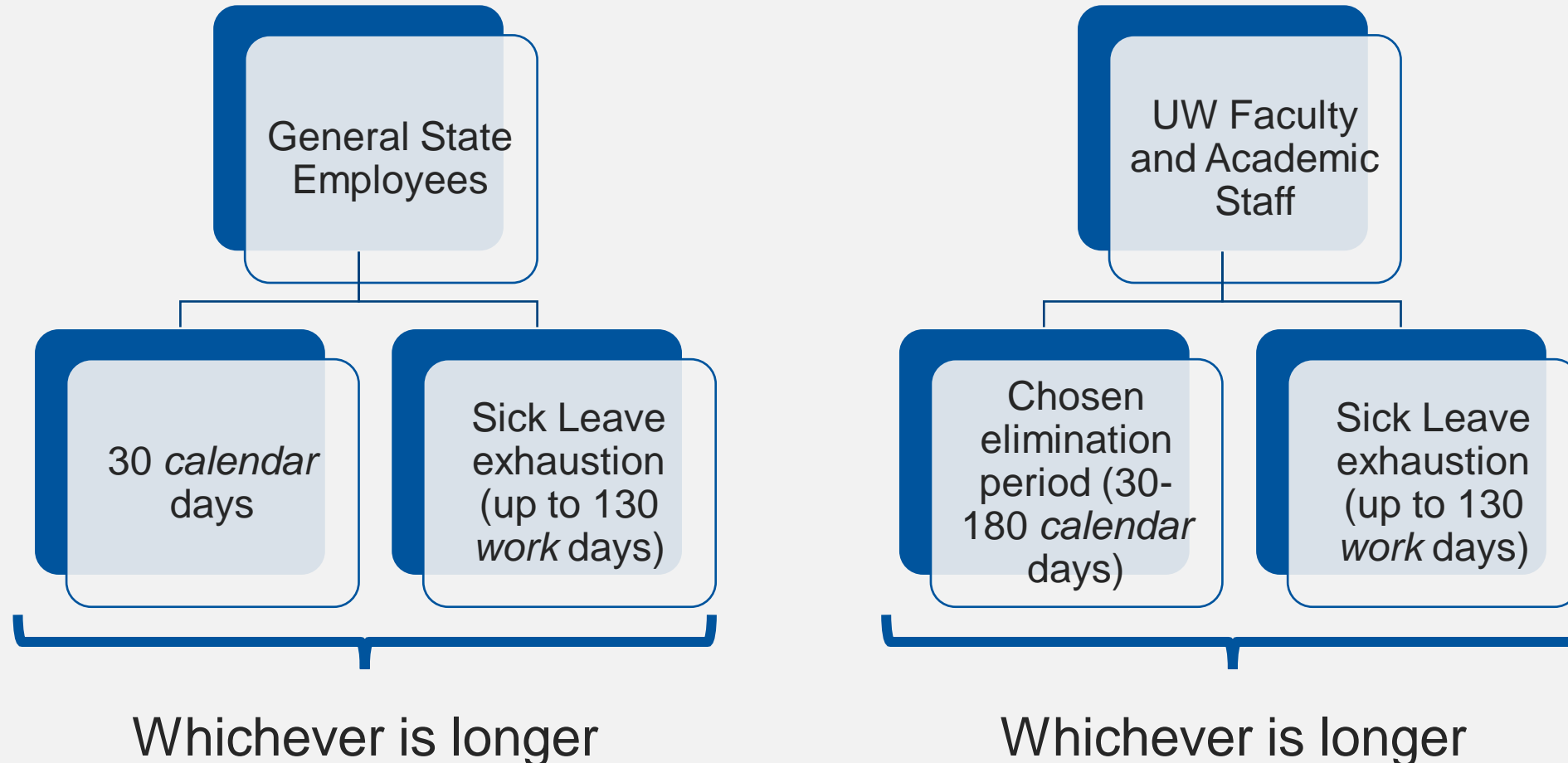
Age 70

Cancellation



# Explain Elimination Periods

Definition: Time between work stop and benefit



# WRS Disability Situation



Filing for  
WRS  
Disability:  
Contact ETF

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# Thank you

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