

# Income Continuation Insurance (ICI) 101

## Local Employers

Employer Services



# Local ICI 101 Learning Objectives

Define ICI

Identify Benefit  
Amounts

Determine  
Eligibility &  
Enrollment  
Options

Detail How  
Coverage  
Terminates

Explain  
Elimination  
Periods

Describe Filing  
Claims and  
Returning to  
Work

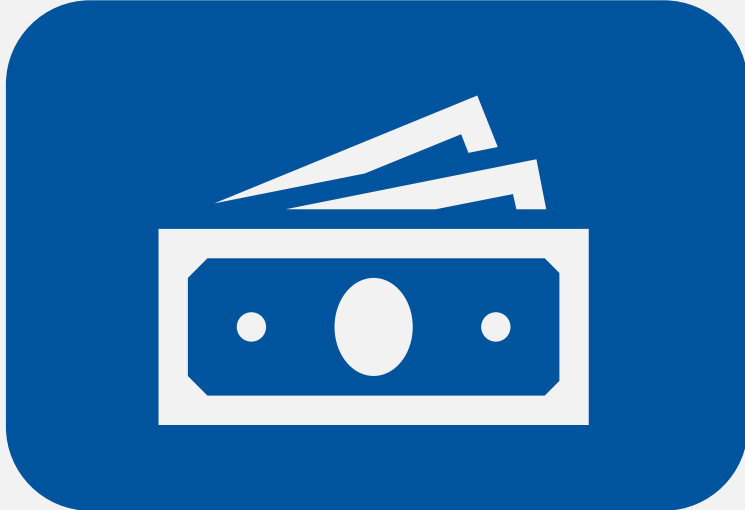
Resolve  
Employer Errors

Identify  
Employer  
Resources



# Define ICI

# ICI Definition



Income  
replacement  
program



Short-term &  
Long-term  
(±12 mo.)

- Short disability cannot work current position
- Long cannot work any position with employer



Administered by  
The Hartford

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.

# Identify Benefit Amounts

# Benefit Amounts



Pays 75% of monthly earnings

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



Coverage

- Effective 2024
- Annual salaries up to \$120,000



Offset by other income

- Other WRS programs
- Social Security
- Worker's comp.
- Unemployment
- Part-time earnings
- Other employer-sponsored income replacement plans

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# Determine Eligibility & Enrollment Options

# Eligibility Criteria

## Local Employees

- WRS Eligible
- Participating Employer



ICI  
Eligible



# Enrollment Options

## Option 1: Initial Enrollment

30 days of gaining eligibility  
(new hires)

1st of month on/after hire  
date

## Option 2: Evidence of Insurability

For employees enrolling at  
other times

Includes medical  
questionnaire

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# Determine How Coverage Terminates

# How Coverage Terminates



Employment  
Termination



Cancellation

- Re-enrollment requires EOI

A photograph of a family of three walking on a dirt path through a lush green 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 white t-shirt and a red and black plaid jacket over blue jeans. A young girl is in the center, wearing a white dress with a polka-dot pattern and a white headband. They are all smiling and holding hands. The background is filled with tall trees and dense foliage.

# Explain Elimination Periods

# Elimination Periods

## Definition

Time between work stop and benefit start



## Employee chooses length

30, 60, 90, 120, or 180 days

Shorter lengths have higher premiums



## No Leave requirements

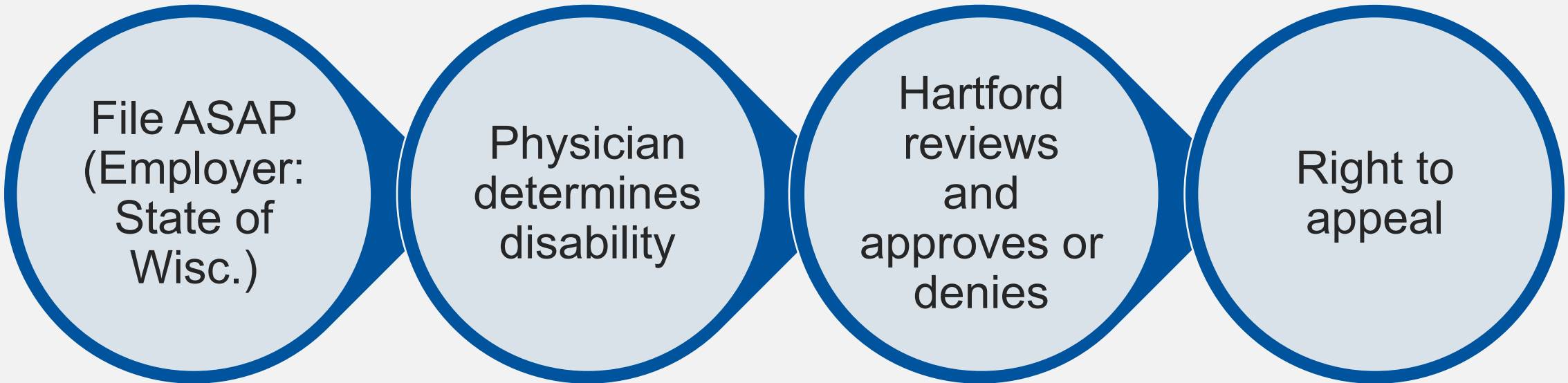
Employer cannot force using earned leave

Examples: Vacation, Sick Leave, etc.

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# Describe Filing Claims and Returning to Work

# Filing Claims



- 1-year limit to file
- Benefits cannot be retroactively paid more than 90 days prior to file date

- Extent of work duties
- Work accommodations

- Hartford contacts physician, employers, employees

- 90-day limit



# Return to Work

## Requires physician release

- Specifies number work hours
- Specifies work restrictions

## Return Full-Time

- ICI benefit terminates

## Return Part-Time

- Earnings reduce ICI benefit by 75% earnings' value
- Ex.: \$1,000 part-time earnings = \$750 ICI benefit reduction

## Refusal to Return to Work

- Benefit reduced by 100% earnings from amount cleared to work
- Ex.: Cleared to work earning \$1,000 = \$1,000 ICI benefit reduction



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# Resolve Employer Errors

# Examples of Errors

## Eligible Errors

Employer does not offer ICI enrollment to new employee

Employer does not offer ICI re-enrollment after LOA

## Ineligible Errors

Employee submits late ICI application

If 3 years passed since employee first eligible

***When in doubt, follow employer error steps on following slides***

# Steps to Take

Notify employee & offer enrollment

- Provide ICI Application (ET-2366)
- Employee must return 30 days

Send Employer Error Letter

- Send with ET-2366
- Answer questions (following slide)

Begin premium deductions

- When filing application under Employer Error provision

If coverage is denied

- Employer refunds premium deductions

If coverage is approved

- Effective 1<sup>st</sup> of month following application receipt

# Employer Error Letter

What is the exact nature of the error?

What evidence shows the *employer* was responsible for the error?

What caused the error?

How and when was the error discovered?

What was done once the error was discovered?

What corrective action has the employer put in place?

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# Identify Employer Resources

# Employer ICI Resources

## Benefit Information

- [Local Employee ICI Manual \(ET-2129\)](#)

## Employer Administration

- [Wisconsin Public Employers ICI Manual \(ET-1145\)](#)

## ICI Employer Forms, Brochures, and Publications

- [etf.wi.gov](http://etf.wi.gov) → search bar “ICI Employer Forms”

## ETF Employer Communications Center

- 1-877-533-5020, option 2
- New: [ETF SMBESSNewEmployer@etf.wi.gov](mailto:ETF SMBESSNewEmployer@etf.wi.gov)
- Current: [ETF SMBEmployerInsurance@etf.wi.gov](mailto:ETF SMBEmployerInsurance@etf.wi.gov)

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# Thank you

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