

Employer Premium Contributions 101

Local Employers Part 2

Employer Services



Learning Objectives

Determine Health
Premiums

Determine
Uniform Dental
Benefits (UDB)
Premiums

Determine Life
Premiums

Determine Income
Continuation
Insurance (ICI)
Premiums

Determine
Supplemental
Premiums

Identify Employer
Resources

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

Determine Life Insurance Premiums

Life Employer Premiums

Required Prefund Post-Retirement Benefits

Must Pay 20% of Basic Premium = 25% Benefit

May Pay 40% of Basic Premium = 50% Benefit

NOT portion of employees' premiums

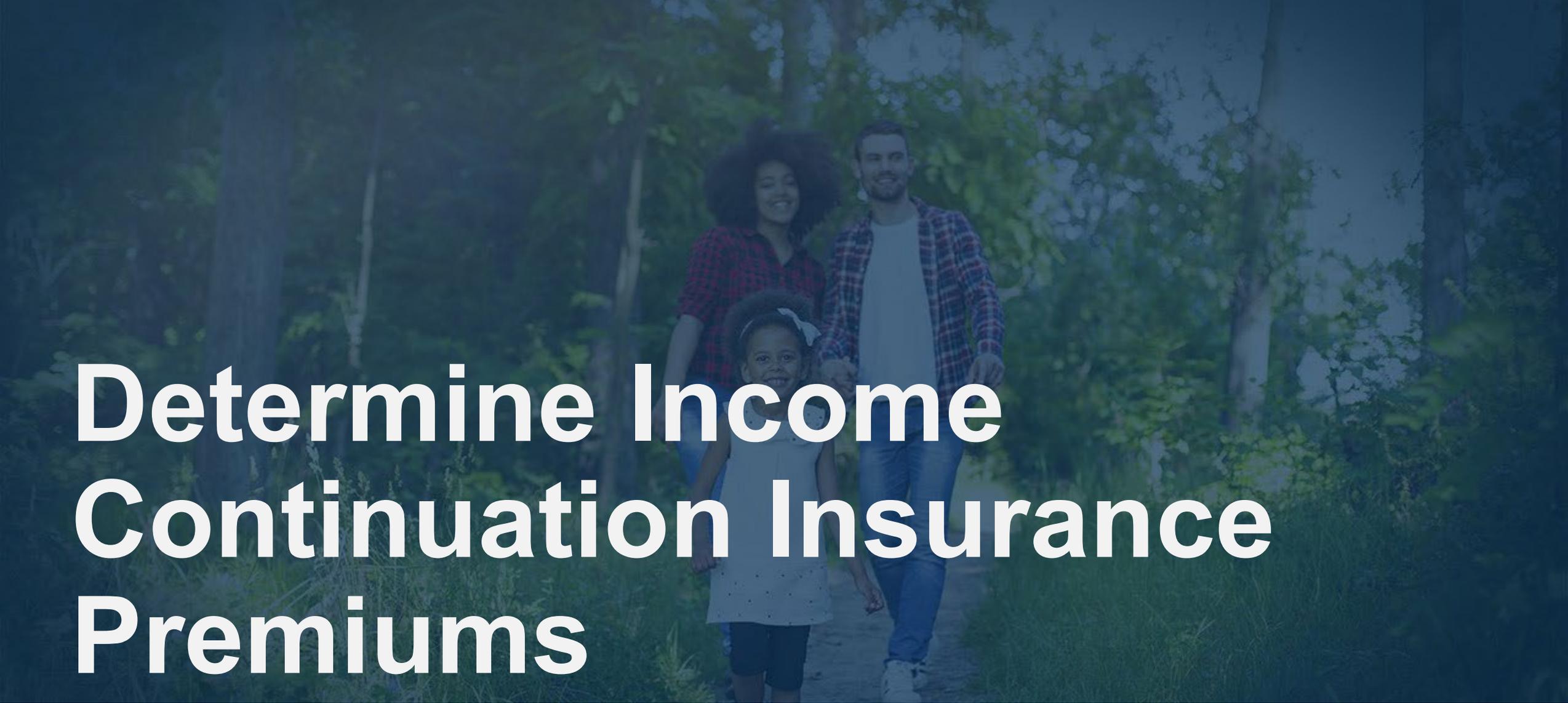
Option to Pay Employees' Premiums

Choice to Pay All, Some, or None

Different contributions for different coverage types (e.g. Basic, Supplemental, etc.)

Employer handles their contributions internally

Optional: Pay 100% Premium for All (not Some) employees
→ ET-1301

A photograph of a family of three—a woman, a man, and a young girl—walking together on a dirt 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, slightly in front of them. They are all smiling and appear to be enjoying their walk. The background is filled with tall trees and dense foliage, creating a serene and natural setting. The overall tone of the image is peaceful and family-oriented.

Determine Income Continuation Insurance Premiums

ICI Elimination Periods

Employee
selects
Elimination
Period

Length
ranges
from 30-
180 days

Shorter
elimination
period =
higher
premium

- Time from stopping work until benefit starts

ICI Employer Premiums

Currently ICI Premium Holiday

No employee or employer premiums

In effect since 2012

Employers *must still* know their chosen contribution

Accurate reporting

Tax purposes

Employers choose how much to contribute to premiums

Minimum: 100% premium for 180-days

Other lengths: 120, 90, 60, 30 days

Calculating Employer Percentage

Percentage of Premium Paid by Employer (ET-1145) (rates subject to annual changes)					
Employer Agreed to Pay 100% of Premium for:	Employee-Chosen Elimination Period (EP):				
	30-day	60-day	90-day	120-day	180-day
30-day EP	100%	100%	100%	100%	100%
60-day EP	77.5%	100%	100%	100%	100%
90-day EP	62.5%	81%	100%	100%	100%
120-day EP	47.5%	61%	76%	100%	100%
180-day EP	25.0%	32%	40%	53%	100%

Employer Percentage Example

Percentage of Premium Paid by Employer (rates subject to annual changes)					
Employer Agreed to Pay 100% of Premium for:	Employee-Chosen Elimination Period (EP):				
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120-day EP	47.5%	61%	76%	100%	100%
180-day EP	25.0%	32%	40%	53%	100%

Employer chooses to pay 100% of 90-day EP



Employee chooses 60-day EP



Employer contribution = 81%

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.

Determine Supplemental Benefits Premiums

Supplemental Employer Premiums

Require employer to opt-in



No required employer contribution



Supplemental programs

Supplemental dental (3 options)

Vision

Accident Plan

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Identify Employer Resources

Employer Resources

Health Insurance and UDB

- [Local Employer Health Insurance Standards, Guidelines, and Administration Manual \(ET-1144\)](#)

Life Insurance

- [Wisconsin Public Employers Group Life Insurance Program Administration Manual \(ET-1117\)](#)

ICI

- ICI Benefits: [Local Employee ICI Manual \(ET-2129\)](#)
- ICI Administration: [Wisconsin Public Employers ICI Manual \(ET-1145\)](#)

Supplemental Benefits

- etf.wi.gov → search “Supplemental Benefits”

ETF Employer Communications Center

- 1-877-533-5020, option 2
- New: ETF SMBESSNewEmployer@etf.wi.gov
- Current: ETF SMBEmployerInsurance@etf.wi.gov

Thank you



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