



My Insurance Benefits: Questions & Answers from the December 12, 2024 Local Update Meeting

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ETF appreciates the engagement of local employers during the December 12, 2024 Local Update Meeting. Below you will find responses to the questions related to My Insurance Benefits submitted during the meeting.

Timeline

1. Q: When will My Insurance Benefits go live?

A: July 1, 2025.

Portal

2. Q: Will our employees have access to My Benefits (ETF benefits portal)? How will that be communicated?

A: Yes, your employees will be able to access My Benefits 24/7. ETF plans to include information on My Benefits in event-driven member communications, such as insurance benefit enrollment documentation, in active member WRS newsletters, and on ETF's website. Your employees will create credentials and login to My Benefits in much the same way people login to banking portals. We also encourage employers to inform staff of My Benefits availability. In the future, additional self-service, online applications will join My Insurance Benefits within the My Benefits portal.

3. Q: Will both employees and employers be in My Insurance Benefits?

A: Yes, My Insurance Benefits offers both a member view and an HR administrator view. Employers will interact with their employees' insurance benefits in the HR administrator view and also be able to view My Insurance Benefits as a member does.

4. Q: Will employers be able to continue to send information as we currently do and not participate in the employee access?

A: In the rare situations where an employee is unable to use My Insurance Benefits, they may provide their employer with a completed paper application. Employers will be responsible for entering those paper applications into My Insurance Benefits on behalf of the employee. Employer use of My Insurance Benefits is required. Employers should retain all paper applications submitted to them, as ETF may request them.

5. Q: Will there be an application for WRS benefits in the future?

A: A new Pension Administration System is on our Modernization roadmap following the implementation of My Insurance Benefits.

General

6. Q: How will employers know when a change/enrollment has been requested by an employee? Will there be notifications?

A: Employers will see items in a task list in My Insurance Benefits when an employee makes a qualified life event change, completes a dependent verification, or otherwise requests an enrollment change that will require evidence of insurability, such as enrolling outside of an open enrollment period or requesting a coverage increase. New hire enrollments and open enrollment changes do not prompt tasks in the task list unless a document is required or a new dependent is added. Employers will learn about the task list and other system features during training.

7. Q: Will there be a feature for employers to upload large quantities of new hires at one time?

A: My Insurance Benefits does not offer such a feature at this time.

8. Q: Will employers need to follow up with employees if they don't enroll timely?

A: As done today, employers should follow up with those employees who are nearing enrollment deadlines. My Insurance Benefits will display enrollment deadlines to employees and help employers track enrollments for qualified life events through a task list. Employers will learn more about the task list and other My Insurance Benefits features during training.

Life Insurance - Income Continuation Insurance – Accident Plan

9. Q: Will employers who only offer life insurance or only income continuation insurance be required to use My Insurance Benefits?

A: Yes. All health, dental, vision, life, income continuation, and accident benefits will be administered through My Insurance Benefits, which offers easy, secure, online access for both members and employers. Participation is not optional.

10. Q: Will employers be able to enroll employees in life insurance?

A: In rare situations where an employee is unable to use My Insurance Benefits, they may provide employer with a completed paper application. Employers will be responsible for entering those paper applications into My Insurance Benefits on behalf of the employee. Employer use of My Insurance Benefits is required. Employers should retain all paper applications submitted to them, as ETF may request them.

11. Q: Are employees going to be able to make any changes to life insurance in My Insurance Benefits?

A: Yes, like other benefits, employees may elect coverage as a new hire, make changes with a qualified life event, make updates through an evidence of insurability process, or cancel coverage within My Insurance Benefits.

12. Q: Will My Insurance Benefits send life continuation form at termination too?

A: When the COBRA solution is effective, if the member has a COBRA qualifying benefit, the system's COBRA feature will distribute documentation including life and accident benefit portability information. If the member does not have COBRA qualifying benefits, then the employer will provide the information. Employers will learn more about the system's COBRA features during training.

13. Q: Will life insurance declinations continue to be required?

A: Yes, employees will decline the coverage through My Insurance Benefits. More information will be provided during training.

14. Q: When an employee retires, how do we terminate their life insurance? Life insurance is provided by the employer for employees while they are working.

A: Many employees have the option for [continuing their ETF-administered life insurance](#) after termination. Employers will terminate their employees using the [Employer Transaction Application](#), which they will learn about during training.

15. Q: If an employer only offers life insurance and WRS, will the employee only see those options within the portal?

A: Employees will only see the *insurance* benefits that are available to them. Other WRS benefits will not be administered in My Benefits at this time.

16. Q: If a life change happens and an employee wants to edit their life insurance (or other benefits if offered), does the employer get a notification of the change?

A: If an employee initiates a change due to a qualified life event, My Insurance Benefits will create an approval task for the employer. You will learn about the task list and other features of My Insurance Benefits during spring 2025 training.

17. Q: Will employees be able to increase their level of life insurance by providing an evidence of insurability form through My Insurance Benefits?

A: The member may elect to increase their level of life insurance through My Insurance Benefits. Employers will learn more about this topic during training.

Beneficiary Designations

18. Q: Will employees fill out beneficiary designations in My Insurance Benefits?

A: No, beneficiary designation updates will continue using the [current process](#). This is because employees may complete one form that applies to their retirement and life insurance benefits, or complete different forms to list different beneficiaries for each benefit program.

COBRA

19. Q: Will the system send COBRA in all cases (e.g. dependents aging off, divorces, terminations, etc.)?

A: The system will send COBRA notifications for health, supplemental dental, and vision. After My Insurance Benefits goes live, the *COBRA Continuation - Conversion Notice* (ET-2311) will not be required.

Miscellaneous

20. Q: Will it be possible to have connection files to the internal HRIS being used to update deductions, coverage and allow for benefit enrollment statements?

A: No. At this point, this is not an option.

Local employers can email ETFSMBIAEmployerSetupQuestions@etf.wi.gov with questions.

The information in this publication represents the state of the Insurance Administration System Program at the time of this writing. This is an active program; therefore information is subject to change according to ongoing discovery and testing.