



# My Insurance Benefits: Questions & Answers from Employer Training Sessions

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ETF has offered employer training in preparation for the launch of the Insurance Administration System (My Insurance Benefits). Below you will find responses to the questions from the employer training sessions which continue through June 2025.

This Q&A will be regularly updated.

## Timeline and Conversion Process

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

**A:** July 1, 2025.

**2. Q: Will we need to add all existing employees and dependents to My Insurance Benefits?**

**A:** Existing employees and dependents will be moved to My Insurance Benefits prior to July 1, 2025. Some validation may be required during the conversion process. You'll be contacted by ETF if that is required for your employer.

## Employee and Employer Portals

**3. Q: Will all HR Administrators need to have an email with the @wisconsin.gov extension to use My Insurance Benefits?**

**A:** When the individual's ET-8928 or ET-8928i was completed, they were giving an IAM ID. The IAM ID is what they will log into the systems with (ET-8928i completed too). It would be their IAMID@wisconsin.gov.

**4. 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.

**5. Q: Will both employees and employers be using My Insurance Benefits?**

**A:** Yes, My Insurance Benefits offers both a member view and an HR Administrator views. 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.

**6. 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.

**7. 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

**8. Q: If an employer has more than one HR Admin, will all HR users see all the tasks on the To-do list?**

**A:** Visibility of the HR Admin Tasks is determined at the permissions level, so everyone with access to the same agency would see the same tasks.

**9. 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 review or approval. 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 are encouraged to log in to My Insurance Benefits daily.

**10. Q: If a life change happens and an employee wants to edit their insurance benefits, 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 if required.

**11. Q: What if an employee doesn't have a personal e-mail address/account?**

**A:** An email address is highly recommended for My Insurance Benefits. If members do not have an email, their employer HR Administrator (for actives) or an ETF team member (for retirees) can assist the member with proper documentation.

## Enrollment

**12. Q: Will new hires receive any notification to enroll after they're added to the system?**

**A:** If the new hire has an email in their My Insurance Benefits profile, they will receive an automated reminder as they approach their 30-day enrollment deadline. If they do not have an email, they will not receive the automated reminder.

**13. Q: What does it look like if they want to enroll when eligible for ER share?**

**A:** Employers will use a qualifying life event called "Employer Contribution" to adjust benefits when the member is eligible for employer contribution.

**14. 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.

**15. Q: Will the IAS know the difference between the waiting period for the employer contribution for FTEs and LTEs?**

**A:** The employer contribution wait period is a category provided on the ETA from employers. Employers are responsible for submitting the correct wait period.

**16. Q: Why are Administrative Fees visible in the enrollment process?**

**A:** Administrative Fees As part of the overall premium paid by subscribers. ETF charges fees for administering the health insurance program, maintaining the data warehouse, and covering costs for the Well Wisconsin program. These fees are discussed and voted on annually by the Board during the August Board meeting when the future year's insurance premiums are decided. These fees are readily available to the general public but are not itemized in the overall benefit selection process during open enrollment. Due to the structure of Benefitplace and ETF's need to isolate specific parts of the overall premium throughout the employer billing process, ETF will need to display the itemized fees during the benefits enrollment process within Benefitplace in the future. Subscribers will automatically have the fees attached to their shopping cart within Benefitplace and there will not be a way to opt-out of the fees. This level of transparency in the premiums is likely to produce a significant number of questions from members. ETF already has a team working on a communication plan and educational materials to help answer member questions without the need for contacting ETF or employers.

**17. Q: Are rehire policy rules built into My Insurance Benefits?**

**A:** Yes, and employers will need to submit the appropriate rehire value on the Employer Transaction Application or File.

**Dependent Verification and Document Verification**

**18. Q: What is the timeline for employees to upload their documents for Dependent Verification?**

**A:** The Dependent Verification Task is available for 90 days.

**19. Q: Does the system send reminders about the deadline for dependent verification and documentation?**

**A:** If the employee has an email in My Insurance Benefits, an email will automatically be sent reminding them of the need to upload documentation for qualifying life events and dependent verification.

**20. Q: Who determines if the document is acceptable (i.e. birth certificate from a foreign country)?**

**A:** Employers review the document before approving it. If there is a question of validity, submit an Ivanti ticket or contact your ETF case manager.

**Qualifying Life Events and Change Reasons**

**21. Q: For life events that allow for coverage plan changes, how will the employee be notified to contact their employer to change health plans?**

**A:** Employees will not be notified because changing plans is an option, not a requirement. Coverage levels change automatically based on enrollment or removal of a dependent, but plan changes require the employee to document and communicate their intent to change plans with the employers.

**22. Q: Does the system change spouse to ex-spouse automatically in a divorce?**

**A:** No, that is a manual step in the divorce qualifying life event completed by the employer.

## **Life Insurance - Income Continuation Insurance – Accident Plan**

**23. 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.

**24. 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.

**25. 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.

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

**A:** Yes, employees will decline the coverage through My Insurance Benefits.

**27. 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.

**28. 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. Securian will provide additional information on Evidence of Insurability directly to the employee.

**29. Q: For divorce, is a divorce decree required?**

**A:** Yes. A certified divorce decree form the Clerk of Courts showing the date of entry of divorce is required. HR Administrators will also need to complete the Order of Divorce WRS Benefits, as WRS is a separate system.

## **Employer Transaction Application (ETA) File and User Interface**

**30. Q: Are there employee changes that cannot be submitted by file that must be made via ETA?**

**A:** Changes to Social Security Number, Date of Birth, Date of Hire, Termination changes, term date after 90 days, and corrections must be made using the ETA User Interface.

## **Beneficiary Designations**

**31. 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**

### **32. 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.

## **Specific Forms and Data**

### **33. Q: Are social security numbers required for dependents, and will employees be prompted to enter them?**

**A:** There is not a prompt in My Insurance Benefits, other than the SSN field. It is not required for dependents because it takes time to get a SSN, for example with the birth of a dependent. Members or HR Admins can add their SSN later.

### **34. Q: Will My Insurance Benefits or the Employer Transaction Application (ETA) replace the need to update the WRS account for social security number updates on the ET-2810 form?**

**A:** Employers will have to submit any updates for employees in both the WRS Account Update Application (if they are a WRS-participating employer) and the ETA. The two systems are separate and any employee updates must be made in both. ETA will not replace the ET-2810 forms and updating in WRS account update application.

### **35. Q: Will ETF still require ET-1908 forms?**

**A:** No, but ETF will accept them through the transition period to My Insurance Benefits.

## **System/Technical Features**

### **36. Q: Is there a way to sort the name so they are in order for faster search/find?**

**A:** HR Administrators can search by a variety of data including name, employer ID, ETF Member ID, and other details. They can also save their preferred search type. Please confirm you have the right person with additional identifying information before you make changes.

### **37. Q: Is there a way to filter by county for health coverage because sometimes employees do not enroll in the right county?**

**A:** No, because some members elect coverage outside their county intentionally. We hope that the supporting materials we provide for It's Your Choice (Annual Enrollment) provides that type of information.

### **38. Q: Is the screen and font size adjustable?**

**A:** Yes, the screen size is adjustable similar to any web browser. My Insurance Benefits is also mobile-responsive, meaning it adjusts to many tables and smartphone browsers automatically.

**39. Q:** Will the system accommodate employees who don't speak or read English?

**A:** My Insurance Benefits supports English and Spanish.

*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.*