



IAS Local Employer Engagement Forum Questions & Answers

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This information represents the state of the Insurance Administration System project at the time of the meeting. As this is an active project, the information is subject to the changes of ongoing discovery and testing.

Questions and Answers from the March 7, 2023 IAS Local Employer Engagement Forum

Note: This only applies to local employers who offer one or more ETF-administered health, life, income continuation insurance (ICI), and/or supplemental benefits.

Please contact the ETF IAS Employer Liaisons with any questions at ETFSMBIASEmployerSetupQuestions@etf.wi.gov.

- Q:** If an employee is enrolling in supplemental plans (such as supplemental dental), will this be done through here?
A: Yes, employees will enroll in all ETF-administered benefits through BenefitPlace.
- Q:** If we are a local employer and only processing items for the pension portion, do we need to worry about these changes?
A: No - if your employer only carries WRS coverage and does NOT offer any ETF-administered insurance benefits, these changes do not apply to you currently. For now, you will continue to report pension-related data in the same manner that you do today. In the future, however, employers who only offer pension benefits will be transitioned to a future new pension system, which will include changes to current reporting methods. More to come once that future pension modernization project begins.
- Q:** Will only the employee be able to enroll, or can the employer do it for them?
A: Ideally, we want employees to complete their own online enrollment. The modernized Benefitplace system is easy to use, and we encourage employees to take advantage of the convenience and flexibility it offers. However, we understand that some employees may not have access to a computer and/or may otherwise need an employer's assistance to enroll. We are developing a paper enrollment process for such employees who are not able to complete their enrollments online so ETF can verify that the employee themselves are enrolling. The employer HR Admin would then be responsible for keying the paper enrollment into Benefitplace.
- Q:** Will there be a flyer mailed out to employees notifying them of this change?
A: We will work with each local employer to provide information regarding the new system to their employees. The responsibility for educating and working with your employee to sign up for benefits remains with each local employer.
- Q:** What is our liability if an employee does not make the changes to their status?
A: The employee has the responsibility to make changes. If they don't report their status changes timely, they may miss their eligibility period to make changes due to a life event and will then be unable to update their enrollments. The process and responsibilities for reporting

such status changes will remain unchanged. In relation to COBRA, the **employee** will be responsible for reporting life events such as divorce. However, the **employer** should be timely reporting terminations and will be liable if terminations are not reported timely. There will also be a process for when a dependent ages out of coverage.

- 6. Q:** Will employers be notified if an employee makes a change to something?
A: ETF is still working through the details. When employees make changes to enrollments, employers will be notified so they can make any corresponding changes to premium deductions. In addition, we are exploring a process to provide notification to employers when employees make changes to contact information (e.g., home address, etc.). Employers will also be responsible for approving certain changes and life events within Benefitplace.
- 7. Q:** Will this differentiate part time employees that meet WRS requirements to be enrolled?
A: Employers will submit details regarding any employee (including part-time) who is eligible for insurance benefits through the Employer Transaction Application (ETA).
- 8. Q:** If an employee updates their demographic information such as their address, will we be automatically notified?
A: ETF is still working through the details. We are exploring a process to provide notification to employers when employees make changes to demographic information (e.g., home address, etc.).
- 9. Q:** Now when we enter a spouse, we must provide you with their marriage license and for children, their birth certificate. Will they need to upload these?
A: Employees can upload documentation within the BenefitPlace platform. ETF will also provide training as our go-live date approaches to inform employers on how to do this and the specific documentation that is required.
- 10. Q:** How does the employer get this information to the employee screen? Submit online a different way?
A: Employers will send ETF demographic and employment data through the Employer Transaction Application (ETA). ETF will then process and pass that information to BenefitPlace, which will then open the applicable employee enrollment opportunities.
- 11. Q:** Are you allowed to enter a dependent without a social security number?
A: Dependent SSN will not be required for the employee to enter a dependent into the system. It is needed for tax purposes, however, so employees are strongly encouraged to obtain and enter this information. Employees will be notified of this need via various system messages throughout the online system enrollment process.
- 12. Q:** Will we have to setup all our employees during this timeline of events?
A: Yes – as part of the data conversion effort associated with implementing Benefitplace, all employers will need to input and validate demographic and eligibility information for their employees.
- 13. Q:** What if you withhold employee share once a month? How will the system know whether our employee is paid on a bi-weekly basis vs a monthly basis?
A: Employers will provide detail regarding employee payroll cycles (e.g., bi-weekly, monthly, etc.) to ETF via the Employer Transaction Application (ETA).

- 14. Q:** When do you collect employer portion information? If we change the contribution percentage in the future, how will you collect this info?
A: Employers will receive a survey in mid-March asking, among other things, about employer contribution rates. This information will be used to correctly configure each employer in Benefitplace. Annually, we will ask employers to provide any needed updates to this information.
- 15. Q:** What if you have two different Employer costs? One for non-represented staff and one for represented staff?
A: Benefitplace can support different employer contribution rates for different groups of employees. The survey mentioned above will collect details regarding the different groups of employees you have and the corresponding employer contribution rates for each.
- 16. Q:** What if we have different insurance rates depending on the number of hours the employee works? Less hours, higher rates. We would not want them to choose the rate that does not fit their position.
A: Benefitplace can support different employer contribution rates for different groups of employees, although different rates based on hours worked or FTE percentage may need further discussion. The survey mentioned above will collect details regarding the different groups of employees you have and the corresponding employer contribution rates for each. ETF will reach out to you, as needed, for further discussion on rates based on hours worked or FTE percentages.
- 17. Q:** What if employee is paid on a bi-weekly basis - but the monthly health insurance charge is deducted from 1st check of the month?
A: Employers will be provided with payroll reports from Benefitplace that can be used to determine the appropriate premium deductions to be collected from employee paychecks.
- 18. Q:** If an employee is reaching a deadline to submit, will they receive a reminder from ETF?
A: BenefitPlace does have a messaging system in place. If the employer wants to send email reminders, they can do so. The system will not change the relationship currently in place between the employer and employee.
- 19. Q:** Is there an upcoming demonstration on the employer's responsibility?
A: Future communication will include detailed training and guidance on employer HR Admin responsibilities within Benefitplace.
- 20. Q:** Will there be an option for Employers to enter the Employee medical choices?
A: Ideally, we want employees to complete their own online enrollment. The modernized Benefitplace system is easy to use, and we encourage employees to take advantage of the convenience and flexibility it offers. However, we understand that some employees may not have access to a computer and/or may otherwise need an employer's assistance to enroll. We are developing a paper enrollment process for such employees who are not able to complete their enrollments online so ETF can verify that the employee themselves are enrolling. The employer HR Admin would then be responsible for keying the paper enrollment into Benefitplace.
- 21. Q:** These will all be addressed in the Q&A you will be sending out after the presentation, correct?
A: Yes - all questions asked during the presentation are answered in this Q&A document. The meeting recording is available as well!

- 22. Q:** For City of Madison, we gave the IAS group our health rates last week as well as any retiree groups who have employer contribution to health insurance at retirement. So, we won't need to do again in that survey you will be sending
A: There will be additional questions on the upcoming survey besides the rate information you already provided (which we did receive -- thank you!). Consequently, you will still need to complete the rest of the survey questions.
- 23. Q:** If your local doesn't offer medical, could we use them for COBRA administration?
A: The Benefitplace COBRA administration is only available for ETF-administered COBRA eligible plans. Employers will not be able to leverage this COBRA functionality for any non-ETF-administered plans they may offer.
- 24. Q:** How are employer's notified when an employee makes a change?
A: ETF is still working through the details. When employees make changes to enrollments, employers will be notified so they can make any corresponding changes to premium deductions. In addition, we are exploring a process to provide notification to employers when employees make changes to contact information (e.g., home address, etc.).
- 25. Q:** We only have life/ici, but we don't take ETF medical, ETF health insurance
A: The new Benefitplace system will be used for ALL ETF-administered insurance benefits including health, life, ICI, and supplemental benefits (except long-term care). Consequently, life and ICI will be administered in this system as well.
- 26. Q:** Once the employee enters an insurance how will the Employer be notified that the employee was enrolled so deductions are added into payroll?
A: When employees enroll and/or make changes to enrollments, employers will be notified via payroll reports so they can make any corresponding changes to premium deductions.
- 27. Q:** Will employees do the Evidence of Insurability for Life and ICI through Benefitplace also?
A: Yes – both the enrollment and any necessary Evidence of Insurability for ETF-administered life and ICI benefits will be handled through Benefitplace.
- 28. Q:** Currently I cannot enroll an employee in coverage if they are "active" under another employer. Will that be the case here, too?
A: It depends on the situation – if the person is employed at “employer A” and moves to “employer B” and we have not received the termination from “employer A” then we would need to work on the timing that ETF/Benefitfocus receives the termination information so the employee can enroll in benefits through “employer B”. However, for employees who are truly employed simultaneously at two different employers, there will be rules built in the system to govern benefit eligibility at each employer so that employees only see enrollment options for those benefits available to them.
- 29. Q:** So all local government employees who only have life insurance with ETF will their employees have to sign up for the life insurance through here and Evidence of Insurability?
A: Yes – both the enrollment and any necessary Evidence of Insurability for ETF-administered life benefits will be handled through Benefitplace.

General Rate Answer: ETF wants all members to have the ability to make the most informed decisions. This requires employers to respond to the ETF questionnaire regarding employer rates and contributions. This also includes the frequency of how rates are contributed.

Questions and Answers from the December 12, 2022 IAS Local Employer Engagement Forum

Note: This only applies to local employers who offer ETF-administered health, life, income continuation insurance (ICI), and/or supplemental benefits.

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1. **Q:** What ETF Administered Benefits are in scope for this project?
A: The Insurance Administration System (IAS) project includes ETF-administered health, life, ICI, and/or supplemental benefits (dental, vision, accident). This system does not address WRS pension benefits. Employers will continue managing WRS benefits separately.
2. **Q:** Does this program replace the ET-2301 and other paper forms?
A: Yes, this process replaces the paper health insurance enrollment application (ET-2301), as well as paper enrollment application forms for ICI (ET-2366), life insurance (ET-2304), and supplemental programs (dental, vision, accident).
3. **Q:** Is this platform mobile friendly?
A: Yes, this system can be accessible by mobile device and mobile application.
4. **Q:** Currently we as the employer enroll our employees in all their benefits. Will we still be able to do that? Or will the employees have to manage all their benefit enrollments?
A: Employees have the flexibility and freedom to manage their own benefits via Benefitplace. They will have 24/7 access to benefits and enrollments. However, employers will be able to aid the employee in making elections as needed. The employer's role in managing benefits and programs will continue, as they remain the primary point of contact for employees.
5. **Q:** Will there be a place to upload supporting documentation for life events?
A: Yes, there will be a specific place within Benefitplace to upload supporting documentation. Future training and forums will address documentation and timing requirements.
6. **Q:** Can pricing can be tailored to our plan? We contribute a percentage? Will the local 88% be uploaded so the cart will show the actual employee deduction or just the total not including the employer paid portion?
A: The goal of the project is to have pricing configured based on employer plans. Benefitplace will show details about the employee deduction.
7. **Q:** How do we avoid employee error setting up their benefits?
A: Benefitplace has built-in edits that ensure employees are selecting benefits applicable and available to them. The system will guide employees in completing elections and will provide warnings within the system. Employers will have access to assist employees with issues that may arise.
8. **Q:** Are we able to verify what an employee sets up before it becomes finalized?
A: Yes, employers will continue to verify elections before they are finalized.

9. Q: I need to update deductions in our payroll system for premiums after each IYC period. Is there a report that I can generate as my check list to be sure all employees are updated and done correctly?

A: Benefitplace will generate information through reports and admin screens that will inform employers of employee insurance elections and the corresponding premiums.

10. Q: Now, when we enter someone in WRS they automatically filter over to benefits - will we need to enter them in both now?

A: ETF is developing a new Employer Transaction Application (ETA) to collect required employee demographic and employment data to support both our insurance and pension systems. This will eliminate the need for employers to key and/or otherwise submit changes in multiple systems.

For example, currently an employer must submit a transaction to terminate an employee in ETF's pension system through the Wisconsin Employee Benefits System (WEBS) and enter another change in the myETF Benefits System (MEBS) to end insurance coverage. In the future, one termination transaction will be submitted via the ETA that will update both pension and insurance systems.

Insurance enrollments will be completed directly in Benefitplace.