

University of Wisconsin

Benefit Enrollment Alternatives

Most employees will enroll in benefit plans within 30 days of hire. However, the Annual Benefits Enrollment period and certain life events (marriage, birth, divorce, etc.) may provide you with an opportunity to enroll in or change your current benefit plans.

The following chart provides information on the various enrollment options by plan, how to apply and application deadlines. Please review the plan documents for complete information. If you have questions, please contact your Benefits office.

STATE GROUP HEALTH INSURANCE

30-day break in employment	<p>If you are in a Graduate Assistant position and have a 30-day break in employment, you will be offered a new enrollment opportunity. If you are covered by WRS, the break in service must be a valid break in service as described in the Administrative Code. In either case, you must enroll within 30 days of the new appointment start date.</p> <p>Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration (WRS) Manual, Chapter 14.</p>
Annual Benefit Enrollment period	<p>You may apply during the Annual Benefit Enrollment period, with coverage effective January 1 of the following year. (If you are an LTE or classified employee and did not submit an application within 30 days of date of hire, you cannot participate in open enrollment unless eligible for employer contribution.)</p>
Employment changes	<p>1. If you are a Limited Term Employee (LTE) or are subject to the less-than-half time health insurance premiums, you may have another enrollment opportunity if you did not enroll when first eligible if:</p> <ul style="list-style-type: none"> ▪ There has been a 30-day termination of employment break; or ▪ The hours of employment increase due to a change in appointment, and you qualify for a higher share of employer contribution toward premiums; or ▪ You are appointed to a permanent position and qualify for full employer contribution toward premiums. <p>2. If you transfer from one state agency to another, you are required to file a new enrollment application within 30 days of the date of transfer. There is no opportunity to change coverage. If an application is not filed within 30 days, coverage may be reinstated retroactively if you submit an application and pay back premiums. However, if employee premiums have not been deducted from your salary for 12 months, you shall be deemed to have waived coverage. Waived coverage cannot be reinstated retroactively.</p>
Late WRS determination	<p>If you are erroneously omitted from participation under WRS, and the omission is corrected by your employer retroactively, including payment of all WRS required contributions for the retroactive period, you may submit a health insurance enrollment application. The application must be submitted within 30 calendar days after the corrected WRS begin date has been determined, as long as you would have been eligible for the coverage had the error never occurred. Coverage will be effective on the first of the month on or after the date your employer receives the application from you. Coverage cannot be retroactive.</p> <p>Source: ETF/GIB Terms and Conditions for Comprehensive Medical Plan Participation in the State of Wisconsin Group Health Benefit Program and Uniform Benefits.</p>
Graduate Assistant obtains WRS position	<p>If you are a Graduate Assistant and did not enroll, you will have a new opportunity if you obtain a WRS covered position, even if there is no break in service. The enrollment period is 30 days from the start date of the WRS position.</p>
WRS covered employee obtains Graduate Assistant position	<p>If you are a WRS covered employee and did not enroll, you will have a new opportunity if you obtain a Graduate Assistant position, even if there is no break in service. The enrollment period is 30 days from the start date of the Graduate Assistant position.</p>
Loss of other coverage	<p>If you involuntarily lose other coverage, you can enroll within 30 days from the date the other coverage ended.</p> <ol style="list-style-type: none"> 1. Your eligibility for other coverage is lost, or your employer's premium contribution for the other plan ends; or 2. You and/or your dependents lose medical coverage <ol style="list-style-type: none"> a. Under medical assistance (Medicaid) b. Upon return from active military service c. As a citizen of a country with national health care <p>You must furnish proof of other coverage such as a Creditable Coverage letter from your previous insurance company, showing participant names and coverage paid through date.</p>
Life event with addition of dependent	<p>If you did not initially enroll and have a new dependent as a result of marriage, domestic partnership, birth, adoption or placement for adoption, you may enroll if coverage is elected within 30 days of marriage or domestic partnership, or within 60 days of the other events.</p>

STATE GROUP LIFE INSURANCE

Evidence of insurability	If you did not enroll during your initial enrollment period, or within 30 days of an eligible family status change, you can apply through evidence of insurability for Basic and Supplemental coverage prior to your 70 th birthday. You can apply for the Additional Plan through evidence of insurability at any age.
30-day break in employment	If you are in a WRS covered position and have a 30-day break in employment, you will be offered a new enrollment opportunity. The break in service must be a valid break in service as described in the Administrative Code. You must enroll within 30 days of the new job start date. Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.
Employer error	Source: ETF Group Life Insurance Administration Manual, Chapter 18 An application shall be approved beyond the 30-day period after you become eligible without providing evidence of insurability if all of the following conditions are met: <ol style="list-style-type: none"> 1. Your employer furnishes sufficient information to the Department of Employee Trust Funds indicating your employer did not provide an application form, submit premium payments, advise you of eligibility or perform other enrollment requirements; 2. You file a new Life Insurance Application/Cancellation/Refusal (ET-2304) with your employer within 30 days after you first become aware of the error; and 3. The Department of Employee Trust Funds finds that you were denied coverage as a result of employer error as specified in Wis. Stats. §40.70(7m).
Life event with addition of dependent	You may enroll or add one level of coverage for yourself due to a qualifying family status change event. You must complete an application within 30 days of one of the following events: <ol style="list-style-type: none"> 1. The date of your marriage; or 2. The date you established a domestic partnership for Wis. Stat. Chapter 40 benefit purposes; or 3. The date of birth, adoption, placement for adoption or award of legal guardianship of your dependent child.

INCOME CONTINUATION INSURANCE (ICI) – CLASSIFIED EMPLOYEES

Evidence of insurability	You can apply for the Standard level of coverage or for both the Standard and Supplemental levels of coverage through evidence of insurability. (Annual earnings must exceed \$64,000 to be eligible for Supplemental coverage.)
30-day break in employment	If you are in a WRS covered position and have a 30-day break in employment, you will be offered a new enrollment opportunity. The break in service must be a valid break in service as described in the Administrative Code. You must enroll within 30 days of new appointment start date. Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.
Deferred enrollment – standard coverage	You are eligible to enroll the first time you become eligible for an increase in employer contribution toward premiums under premium categories 3, 4, 5 or 6. This occurs by accumulating additional amounts of sick leave. You must enroll no later than January 30 following the year in which you accumulate the necessary sick leave, with coverage effective April 1. LTEs remain in category 1 as they do not earn sick leave.
Deferred enrollment – standard coverage	You can enroll through deferred enrollment any calendar year in which accumulated sick leave exceeds 1040 hours. You must enroll no later than January 30 following the year in which this eligibility is reached, with coverage effective April 1.
Deferred enrollment – supplemental coverage	If your annual earnings exceed \$64,000, you must file an application on or before January 30 with coverage effective April 1. Each year you will have an opportunity to enroll in the Supplemental Coverage through Deferred Enrollment as long as you meet the earnings limit.
Employment change	If you are a classified employee and change to unclassified employment, you can enroll immediately if you have at least one year of state service and select a waiting period that provides for a higher employer contribution rate in the unclassified ICI program than what could have been paid under classified employment.
Employer error	If you did not apply for ICI coverage when first eligible or lost coverage due to an employer error, you may be allowed to obtain coverage. Once your employer becomes aware of an error, you must submit an application within 30 days of employer’s written notification of the error. The Benefits office will provide a letter of explanation to Employee Trust Funds explaining the nature of the error. ETF will evaluate and make a determination. If approved by ETF, coverage will be prospective. Source: ETF Employer Bulletin 7/17/06

INCOME CONTINUATION INSURANCE (ICI) – UNCLASSIFIED EMPLOYEES

Evidence of insurability	You can apply for the Standard level of coverage or for both the Standard and Supplemental levels of coverage through evidence of insurability. (Annual earnings must exceed \$64,000 to be eligible for Supplemental coverage.)
30-day break in employment	If you are in a WRS covered position and have a 30-day break in employment, you will be offered a new enrollment opportunity. The break in service must be a valid break in service as described in the Administrative Code. You must enroll within 30 days of new appointment start date. Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.
Deferred enrollment – standard coverage	You can enroll through deferred enrollment any calendar year in which accumulated sick leave exceeds 1040 hours. Your application must be received no later than January 30 following the year in which this eligibility is reached with coverage effective April 1.
Deferred enrollment – supplemental coverage	If your annual earnings exceed \$64,000, you must file an application on or before January 30 with coverage effective April 1. Each year you will have an opportunity to enroll in the Supplemental Coverage through Deferred Enrollment as long as the earnings limit is met.
Employer error	If you did not apply for ICI coverage when first eligible or lost coverage due to an employer error, you may be allowed to obtain coverage. Once your employer becomes aware of an error, you must submit an application within 30 days of employer’s written notification of the error. The Benefits office will provide a letter of explanation to Employee Trust Funds explaining the nature of the error. ETF will evaluate and make a determination. If approved by ETF, coverage will be prospective. Source: ETF Employer Bulletin 7/17/06

INDIVIDUAL AND FAMILY GROUP LIFE INSURANCE

<p>Evidence of insurability</p>	<p>You can apply for coverage in the Individual and Family Group Life Insurance program or increase coverage through evidence of insurability at any time.</p> <p>Note: If you are an insured employee, you will be offered an annual option to increase your coverage without evidence of insurability.</p>
<p>30-day break in employment</p>	<p>If you are in a Graduate Assistant position and have a 30-day break in employment, you will be offered a new enrollment opportunity. If you are covered by WRS, the break in service must be a valid break in service as stated in the Administrative Code. In either case, you must enroll within 30 days of new appointment start date.</p> <p>Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.</p>
<p>Graduate Assistant obtains WRS position</p>	<p>If you are a Graduate Assistant and did not enroll, you will have a new opportunity if you obtain a WRS covered position, even if there is no break in service. The enrollment period is 30 days from the start date of the WRS job.</p>
<p>WRS covered employee obtains Graduate Assistant position</p>	<p>If you are a WRS covered employee and did not enroll, you will have a new opportunity if you obtain a Graduate Assistant position, even if there is no break in service. The enrollment period is 30 days from the start date of the Graduate Assistant position.</p>
<p>Employer error</p>	<p>An enrollment error occurs when your employer fails to provide you with a timely opportunity to file an application for life insurance coverage.</p> <p>In these situations, the central benefits office must contact the UW System program administrator to request approval of the enrollment through employer error.</p>

UW EMPLOYEES, INC. LIFE INSURANCE

Evidence of insurability	You can apply for coverage in the UW Employees Inc. Life Insurance program through evidence of insurability at any time.
30-day break in employment	If you are in a Graduate Assistant position and have a 30-day break in employment, you will be offered a new initial enrollment opportunity. If you are covered by WRS, the break in service must be a valid break in service as stated in the Administrative Code. In either case, you must enroll within 30 days of new appointment start date. Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.
Graduate Assistant obtains WRS position	If you are a Graduate Assistant and did not enroll, you will have a new opportunity if you obtain a WRS covered position, even if there is no break in service. The enrollment period is 30 days from the start date of the WRS job.
WRS covered employee obtains Graduate Assistant position	If you are a WRS covered employee and did not enroll, you will have a new opportunity if you obtain a Graduate Assistant position, even if there is no break in service. The enrollment period is 30 days from the start date of the Graduate Assistant position.
Employer error	You may be able to enroll after the initial enrollment deadline if your employer failed to provide you with a timely opportunity to file an application. In these situations, the central benefits office must contact the UW System program administrator to request approval of the enrollment through employer error.

EPIC BENEFITS+	
Open enrollment	You can enroll if the plan offers an open or special enrollment. However, the insurance company may decide to not allow you to enroll if you were previously insured in this plan and voluntarily cancelled coverage during an open or special enrollment.
30-day break in employment	If you are in a Graduate Assistant position and have a 30-day break in employment, you will be offered a new initial enrollment opportunity. If you are covered by WRS, the break in service must be a valid break in service as described in the Administrative Code. You must enroll within 30 days of the new appointment start date. Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.
Employment change	If you are a graduate assistant and declined coverage, you will have a new enrollment opportunity if you obtain a WRS covered position.
Late WRS determination	If you are erroneously omitted from participation under the Wisconsin Retirement System and the omission is corrected by your employer retroactively, including payment of all WRS required contributions for the retroactive period, you may be allowed to submit an EPIC Benefits+ insurance application. The deadline to submit the application is 30 days after the corrected WRS begin date is determined; as long as you would have been eligible for the coverage had the error never occurred. Coverage will be effective on the first of the month on or after the date your employer received the application from you. Coverage cannot be retroactive. Source: ETF/GIB Terms and Conditions for Comprehensive Medical Plan Participation in the State of Wisconsin Group Health Benefit Program and Uniform Benefits
Graduate Assistant obtains WRS position	If you are a Graduate Assistant and did not enroll, you will have a new opportunity if you obtain a WRS covered position, even if there is no break in service. The enrollment period is 30 days from the start date of the WRS job.
WRS covered employee obtains Graduate Assistant position	If you are a WRS covered employee and did not enroll, you will have a new opportunity if you obtain a Graduate Assistant position, even if there is no break in service. The enrollment period is 30 days from the start date of the Graduate Assistant position.

DENTAL WISCONSIN	
Open enrollment	You can enroll if the plan offers an open enrollment opportunity.
30-day break in employment	If you are in a Graduate Assistant position and have a 30-day break in employment, you will be offered a new initial enrollment opportunity. If you are covered by WRS, the break in service must be a valid break in service as described in the Administrative Code. You must enroll within 30 days of the new appointment start date. Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.
Loss of other coverage	If you involuntarily lost other dental coverage, you may qualify for enrollment. The application for coverage must be submitted to the payroll and benefit office no later than 30 days from the date the previous coverage terminated. You must furnish proof of loss of other coverage such as a letter from your previous employer or insurance company indicating who is losing coverage and the coverage paid through date.
Graduate Assistant obtains WRS position	If you are a Graduate Assistant and did not enroll, you will have a new opportunity if you obtain a WRS covered position, even if there is no break in service. The enrollment period is 30 days from the start date of the WRS job.
WRS covered employee obtains Graduate Assistant position	If you are a WRS covered employee and did not enroll, you will have a new opportunity if you obtain a Graduate Assistant position, even if there is no break in service. The enrollment period is 30 days from the start date of the Graduate Assistant position.
Employer error	You may be able to enroll after the enrollment deadline if your employer failed to provide the employee with a timely opportunity to file an application. In these situations, the central benefits office must contact the UW System program administrator to request approval of the enrollment through employer error.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Annual enrollment	You are offered an annual calendar year enrollment opportunity. Classified LTEs are not eligible for the plan.
30-day break in employment	If there is a 30-day break in employment, you will be offered a new enrollment opportunity.
Family status change	You can enroll or change contributions within 30 days of marriage; birth or adoption of a child; certain judgments, decrees and court orders; spouse's loss of coverage; or certain changes in employment status.
Employer error	In limited circumstances employer errors may be corrected. The central benefits office works with the plan provider to resolve these issues.

MISCELLANEOUS

Wisconsin Retirement Systems (WRS) Participation	If you were enrolled with the wrong WRS begin date or not enrolled when you should have been, the begin date can be corrected and retroactive contributions made to the Wisconsin Retirement System in accordance with the provisions stated in the WRS Administration Manual, Chapter 507.
University Insurance Association	Enrollment is mandatory and automatically processed if appointment meets eligibility criteria.
Accidental Death & Dismemberment Insurance	These plans do not have an enrollment deadline. You may enroll at any time.
Long-Term Care Insurance	
Tax-Sheltered Annuities	
Wisconsin Deferred Compensation	