



EMPLOYER BULLETIN

Employer Communication Center
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Repayment Agreement for Employees With an Income Continuation Insurance or Long-Term Disability Insurance Claim

Attached is a *Repayment Agreement* (ET-5375) form, developed to provide additional notification to Income Continuation Insurance (ICI) and Long-Term Disability Insurance (LTDI) claimants of the requirement to apply for other benefits, the possibility of overpayments, and the possible assessment of interest for overpayments. The *Repayment Agreement* will be included in all introductory ICI and LTDI packets. The *Repayment Agreement* may also be sent when an ICI claimant transitions from short-term to long-term benefits.

Benefits under the ICI and LTDI programs are reduced by other income received by a claimant and other income for which a claimant may be eligible. This reduction is known as an "offset." Other income includes, but is not limited to, items such as Social Security, Worker's Compensation and other Wisconsin Retirement System (WRS) benefits.

Aetna, the third party administrator for the ICI and LTDI programs, notifies a claimant that the claimant must apply for other benefits. This notification is included in a variety of communications with the claimant, including benefit approval notification letters and follow-up letters. The claimant is told that because other benefits may be granted retroactively, the receipt of these other benefits may result in the overpayment of ICI or LTDI benefits, and that they may be charged interest on these overpayments. Frequently, during appeals of offset or overpayment determinations, claimants have denied knowing that they needed to apply for other benefits or that overpayments could occur.

The *Repayment Agreement* is a voluntary form. Failure of a claimant to sign and return the *Repayment Agreement* will not relieve the claimant from the obligation to repay an overpayment, and it will not delay the issuance of ICI or LTDI benefit checks.

Your employees may contact you regarding the *Repayment Agreement*. Questions can be directed to Aetna at 1-800-960-0052.

