



Employer *Bulletin*

Employer Communication Center (608) 264-7900 Toll free: 1-888-681-3952 <http://etf.wi.gov>

State Group Life Insurance Premium Rates for 2010

The Group Insurance Board recently approved the Wisconsin Public Employer (WPE) Group Life Insurance premium rates for State employees. Claims experience has remained favorable, resulting in no premium changes for employee coverage in 2010.

Higher than expected claims experience in the State spouse & dependent plan has drawn the stabilization reserve balance below the targeted level. The stabilization reserve is maintained to provide financial stability for the spouse & dependent plan. As a result, the monthly premiums will be increased from \$2.00 to \$2.50 per unit of coverage effective March 1, 2010.

Life insurance premium rates in effect through 2010 for State employees are:

Monthly Premium Rate per \$1,000 of Insurance

Basic & Supplemental Insurance		Additional Insurance	
Age	Rate per \$1,000	Age	Rate per \$1,000
Under 30	\$.05	Under 30	\$.07
30-34	.05	30-34	.08
35-39	.05	35-39	.08
40-44	.07	40-44	.10
45-49	.11	45-49	.17
50-54	.18	50-54	.27
55-59	.28	55-59	.42
60-64	.38	60-64	.57
65-69	.50	65-69	.75
Over-Age-70 Additional Insurance			
Age	Rate per \$1,000	Age	Rate per \$1,000
70	\$1.00	80	\$3.10
71	\$1.15	81	\$3.40
72	\$1.25	82	\$3.70
73	\$1.45	83	\$4.10
74	\$1.60	84	\$4.50
75	\$1.80	85	\$4.90
76	\$1.95	86	\$5.30
77	\$2.15	87	\$5.70
78	\$2.45	88	\$6.35
79	\$2.75	89	\$7.00

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Spouse & Dependent Coverage:

\$2.50 per unit of coverage

State Employer Premium Contribution Rates:

The State contribution rate remains at 63% of the employee contributions for Basic coverage and 35% of the employee premium contributions for Supplemental coverage.

Employee Reimbursement Accounts Open Enrollment

The Employee Reimbursement Accounts (ERA) program's open enrollment period for the 2010 plan year is October 5 through November 13, 2009.

Employees may enroll in the ERA program for plan year 2010 either by telephone (IVR) system at (800) 847-8253, or over the Internet (www.myFBMC.com or <http://etf.wi.gov>). Employees without Internet access or who do not wish to use the Internet or telephone for enrollment, may submit paper forms.

The 2010 ERA benefits booklet will be distributed via email link to most state employees. We have ordered a limited number of print copies of the ERA booklet for distribution to employees who do not have internet access and for use during the plan year. Also, during the open enrollment period, employees may request a print version of the ERA benefits booklet by calling (866) 440-7149 or requesting it via e-mail to ERABenefitsGuide@fbmc.com

A supply of ERA enrollment forms used for new employees during the plan year will be distributed to agencies along with the ERA benefits booklets and posters in late September. Any enrollment forms left over from last year may continue to be used. Enrollment forms are also available on the ETF Internet site.

Note: New employees must use a paper enrollment form to enroll for the 2010 plan year if they wish to enroll before they are on the Fringe Benefits Management Company (FBMC) enrollment system. Eligibility files are sent to FBMC following every payroll, so a new employee enrolling for plan year 2010 must be on at least one payroll to appear on FBMC's system. Employees who use a paper form for open enrollment should mail or fax the form directly to the Tallahassee office, postmarked by the November 13 deadline.

Employees newly hired in late 2009 who wish to enroll for a 2009 ERA account for the remainder of the year must use a paper enrollment form and clearly indicate that the enrollment is for the 2009 plan year. These forms should be returned to the payroll office and be processed immediately for payroll deduction, following the same procedure used for new hire enrollment forms received during the plan year.

Employees with enrollment questions **during the open enrollment period** may call the toll free local help line at (888) 966-5577. This line will be available only during the open enrollment period. Please do not refer employees with enrollment questions to the local FBMC office phone number. Employees may also call FBMC Customer Service at (800) 342-8017, from 6:00 a.m. to 9:00 p.m., Monday through Friday, for enrollment assistance. Contact Bill Aye at (608) 829-0435 if your agency needs more booklets or enrollment forms.

ERA Election Changes and Late Enrollments

Employees may change their 2010 ERA elections at any time during the open enrollment period by using the IVR or Internet systems through November 13, 2009. After November 13, to enroll or change ERA enrollment elections the employee must:

1. Write a letter of appeal explaining the need for an enrollment change or why they were unable to enroll during the enrollment period.
2. Include a completed enrollment form (provided by employer) for the 2010 Plan Year.
3. Fax or mail the appeal request (letter and enrollment form) to the FBMC Wisconsin Appeals Committee; Attention: April Sheffield at the address provided at the end of this bulletin.

FBMC will review the appeals and notify employees of the appeal decision. Payroll offices are also notified of approved enrollments. Employees may have double payroll deductions at the beginning of the plan year for enrollment requests approved after the payroll cutoff date for the first January check.

2010 ERA Program Administrative Fees

The administrative fee for the ERA Program will remain at fifty cents per State health insurance contract per month for plan year 2010. The ERA administrative fee is now calculated for employers on the Health Insurance Invoice System by taking the number of contracts in force and multiplying it by the monthly administrative fee. This amount appears on the invoice on a separate line.

State agencies remain responsible for ERA administrative costs even when an agency has no employees enrolled in the medical expense or dependent care reimbursement portions of the ERA program. For most State agencies, employer FICA savings due to pre-tax funding of premiums, which remain in agency fringe benefit lines, more than offset ERA fees.

Questions about reporting and transmitting the fee should be directed to Ron Diehl, Office of Budget and Trust Finance at (608) 266-2737 or e-mail: ron.diehl@etf.state.wi.us.

For more information about the fee structure or ERA program administration, contact Marcia Blumer at (608) 266-2640 or e-mail: marcia.blumer@etf.state.wi.us.

Online Video: Employee Reimbursement Accounts Program

ETF's offers an online video on the ERA program. The program provides details about eligible medical and dependent care expenses; advantages of paying premiums for other benefits (life and health insurance) on a pre-tax basis; and enrollment and reimbursement procedures. Find the video, *Employee Reimbursements Program* in our video library at

<http://etf.wi.gov/webcasts.htm>.

Fringe Benefits Management Company Contact Information

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- FBMC Enrollment Appeals:
April Sheffield
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- FBMC Customer Service:
(800) 342-8017
Monday - Friday from 6:00 a.m. - 9:00 p.m.
- FBMC Internet site:
www.myFBMC.com
- FBMC Madison Office:
Bill Aye
7818 Big Sky Drive, Suite 210A
Madison, WI 53719
(608) 829-0435
Fax: (608) 829-0008
E-mail: baye@fbmc.com
- ERA Enrollment Help Line:
(888) 966-5577 (staffed by Madison office; available only during the open enrollment period.)

To request copies of the detailed *ERA Benefits Guide* during open enrollment: (866) 440-7149 or ERABenefitsGuide@fbmc.com