

**Wisconsin Public Employers
Income Continuation Insurance Administration Manual**

Chapter 1—General Information

100	Introduction
101	Program Features
102	Employer Responsibilities
103	Contacts
104	Complaint Resolution
105	ETF Ombudsperson Services
106	Confidentiality of Records
107	Ordering ICI Forms
108	Internet Address

100 Introduction

The Income Continuation Insurance Program provides replacement income during periods of short-term and long-term disability. It provides up to 75 percent of an insured employee's WRS gross earnings. Benefits usually end at age 65.

The ICI plan is funded by employer and employee premium contributions. It is available to local government employees if their employer is enrolled in the ICI Program. Employees, with some exceptions, must have a minimum of six months of WRS service to be eligible for coverage. The plan's third party administrator, currently Aetna, processes initial applications, manages claims, pays benefits and provides case management.

Rules governing ICI are addressed in Wis. Stat. §§ 40.02 (28), 40.05 (5), 40.61, and 40.62; Wisconsin Administrative Code ETF 50.10; and the ICI Plan Language, available at http://etf.wi.gov/publications/ici_plan_language.pdf.

Other disability programs administered by the Department of Employee Trust Funds (ETF) include the following:

- Disability Retirement Benefits (§ 40.63)
- Duty Disability and Survivor Benefits (§ 40.65)
- Long-Term Disability Insurance (LTDI) (ETF 50, Subchapter III)

Visit ETF's Internet site at <http://etf.wi.gov> or contact ETF for more information on these programs.

101 Program Features

The following lists the features included under the ICI Program's Standard and Supplemental coverage levels.

Standard Coverage

- Replaces up to 75% of a subscriber's annual WRS earnings up to \$64,000.
- Maximum benefit of \$4,000 per month.
- Elimination periods: 30, 60, 90, 120 or 180 days.
- The employer pays the premium for employees who select the 180-calendar-day elimination period. Employees who choose a shorter elimination period will pay an additional premium. Employers may choose to pay up to 100 percent of the premium regardless of the elimination period.
- Upon approval of a claim, benefits are paid at the beginning of the month for the preceding month. For example, January benefits are paid February 1.
- Generally, benefit payments begin after the elimination period and continue for the length of the disability.
- Benefit payments usually end at age 65.
- Disabilities of more than one year's duration have an additional \$75 per month added to the benefit if the subscriber meets the definition of totally disabled per section 1.13 of ICI plan language; there are no other increases.
- ICI benefits do not duplicate other benefits; ICI benefits are offset (reduced) by benefits available from other sources.

Supplemental Coverage

- Allows subscribers whose annual salary exceeds \$64,000 the option to purchase additional supplemental coverage.
- Subscribers with supplemental coverage are eligible for a maximum benefit of \$7,500 per month.
- Subscribers electing supplemental coverage must insure their entire salary above \$64,000, up to a maximum of \$120,000; there is no partial supplemental coverage.
- Subscribers with supplemental coverage must pay 100% of the premium for supplemental coverage.

102 Employer Responsibilities

The following are a list of employer responsibilities under the ICI Program:

- Designate a payroll/personnel/benefits representative with general ICI knowledge to serve as a contact for ETF and the third party administrator.

- Inform the employee on or before the date of hire about eligibility, benefits, cost, enrollment procedure and effective date of coverage.
- Provide employees with an *Income Continuation Insurance Application (ET-2366)*, *Income Continuation Insurance Brochure (ET-2129)* and an *Evidence of Insurability Application (ET-2308)*, as applicable.
- Determine if employee has any previous service in the WRS. (Refer to subchapter 202 for more information.)
- Secure, audit and maintain completed applications and arrange for payroll deductions for payment of premiums.
- Submit applications to ETF timely.
- Respond to the third party administrator’s inquiries timely.
- Prepare and submit the *Monthly Premium Report Group Income Continuation Insurance (ET-1629)* form to ETF.
- Prepare *Income Continuation Insurance Employer Statement (ET-5351)* and *Income Continuation Insurance Report of Employment and Earnings (ET-5901)* and submit to ETF, when required.
- Refer contractual interpretation questions to ETF.

103 Contacts (between 7:45 a.m. and 4:30 p.m. Central Time, except holidays)

Subject	Contact
Eligibility, Enrollment or Coverage and Suggestions for this Manual	ETF’s Employer Services Section (ESS) 608-266-3285, option 2, or toll free 1-877-533-5020, option 2, or by email at etfhealthandins@etf.wi.gov .
Claims, Benefits, Customer Service, Payments, Complaints	Aetna toll free 1-800-960-0052 Aetna PO Box 14560 Lexington, KY 40512-4560 iciltdi@aetna.com To expedite the email request, please use the following subject lines: ICI/LTDI – Customer Service Issue ICI/LTDI – Payment Information ICI/LTDI – Pending Claim ICI/LTDI – Overpayment ICI/LTDI – Other ICI/LTDI – Ombudsperson/Complaint Escalation

104 Complaint Resolution

To resolve a complaint, the claimant (or employer on the claimant's behalf) should contact ICI's third party administrator. The claimant should ask to speak with the customer service team leader if the problem cannot be resolved by Customer Service staff. In the event the Team Leader is unable to resolve the problem, the claimant should request to speak to the third party administrator's ombudsperson. The ombudsperson will work with the claimant — and ETF if necessary — to resolve the complaint.

105 ETF Ombudsperson Services

ETF offers ombudsperson services to assist claimants who remain dissatisfied after contacting the third party administrator regarding a problem or complaint. Employers should direct subscribers in this situation to telephone or write ETF at:

Local (Madison) 608-266-3285
Toll Free 1-877-533-5020
Department of Employee Trust Funds
Ombudsperson Services
PO Box 7931
Madison WI 53707-7931

ETF staff will attempt to resolve complaints and problems. If unsuccessful, they will inform the claimant of subsequent avenues of appeal. Complaints should be made in writing using the *Insurance Complaint Summary* (ET-2406) form whenever possible. Additional information regarding ETF ombudsperson services can be found on the ETF Internet at: <http://etf.wi.gov/members/ombudsperson.htm>.

106 Confidentiality of Records

If you are contacting the third party administrator on behalf of the subscriber, the subscriber is required to complete and submit an *Authorization to Disclose Non-Medical Personal Information* (ET-7406) to ETF. Under normal circumstances, medical records cannot be released to the subscriber, their employer or an attorney without specific additional authorization.

107 Ordering ICI Forms

Employers must order all ICI forms directly from ETF. Go to ETF's Internet site at <http://etf.wi.gov> and click on the "Forms and Publications" radio button located in the left-side menu.

To order by email, go to ETF's Internet site at <http://etf.wi.gov>. On the home page, click 'Employers' located at the top of the page. Scroll down to the bottom of the page. Under 'Forms', click on 'Employers'. From this new page, click on the button 'Order Forms' located at the top of the page. On the Employers Form page, complete the information requested and click on the 'Send' button at the bottom of the page. You can expect to receive your order in 1-3 weeks.

Employers can also access the employer form order email option through the Online Network for Employers (ONE) site. Under 'Other Resources,' click on the link 'Employer Form Order'.

108 Internet Address

ETF's Internet site contains information on ICI for local government employees. The address is <http://etf.wi.gov>. Employees will find pertinent information on ICI by clicking on the "Income Continuation Insurance" link under the 'Members' tab. The site provides an overview of ICI for local employees and detailed information including:

- [Local Employee ICI brochure \(ET-2129\)](#)
- [Answers to Frequently Asked Questions \(FAQs\)](#)