

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

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## **CHAPTER 8 — Claim Processing**

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### **800 Filing an ICI Claim**

Employers should instruct the disabled employee to call the ICI Program's third party administrator to file a claim. Filing claims by telephone is recommended (refer to subchapter 103 for contact information). For employees who prefer to file a paper claim, the employer should provide a blank *Income Continuation Insurance Claim Form* (ET-5352). Paper claims must be mailed to ETF at PO Box 7931, Madison, WI 53707-7931.

A claim should be filed within 30 days of the date of disability, or as soon as possible. No benefits are payable more than 90 days retroactively from the date the claim is called in to the third party administrator (or paper claim is received by ETF). Claims received more than 12 months from the date the employee was last in pay status will be denied. The third party administrator will contact the claimant to collect further information and will mail an introductory letter and medical release form to be given to the claimant's physician.

### **801 Information Required from the Employer**

Once an ICI claim has been filed, the ICI Program's third party administrator sends an *Income Continuation Insurance Employer Statement* (ET-5351) to the employer. The employer must complete the information requested on the form.

**Note:** Continue collecting ICI premiums until notified of the claim determination and premium waiver. After completion of the *Income Continuation Insurance Employer Statement*, please make a copy for your records. The completed form and a copy of the employee's current position description should be returned to ETF, PO Box 7931, Madison WI 53707-7931 or faxed to 1-608-267-0633.

## **802 Third Party Administrator Claim Review**

The ICI Program's third party administrator reviews ICI disability claims in the following manner:

- A registered nurse from the third party administrator obtains clinical information about the claimant's disability from the claimant's attending or treating physician.
- The nurse from the third party administrator may contact the physician to arrange a return to work plan for the claimant. The plan may include modified hours or restricted duties. The third party administrator will also contact the employer to determine whether job modifications for the claimant can be made. The third party administrator notifies the claimant in writing about any determinations.
- The third party administrator contacts the physician for ongoing review of the disability claim to obtain updates on symptoms, diagnoses, treatment and the return to work plan.

## **803 Approval, Denial or Termination Notice**

The ICI Program's third party administrator will notify the employer whether the claim has been approved or denied and whether ICI premiums will be waived or not. The third party administrator will also notify the employer of the date on which the claim is terminated and when ICI premiums should resume.

## **804 Paying Premiums After the Date of Disability**

The employer and employee must continue to pay ICI premiums from the date of disability (refer to subchapter 701) until premiums are waived (refer to subchapter 805), including any time the employee is on a leave of absence. If the employee terminates employment for any reason, dies or turns age 70 after the date of disability, premiums will no longer be collected starting the month after the date of this event.

## **805 Waiver of Premium**

ICI premiums are waived effective the first of the month on or after the date ICI benefits first become payable or upon termination of employment, whichever occurs first.

The premium waiver remains in effect through the end of the month in which the employee's leave of absence ends. A leave of absence ends when the employee has resumed active performance of duty for 30 consecutive calendar days for at least 50% of what is considered that employee's normal work time.

Do not assume premiums are waived until notified by the third party administrator of the ICI claim approval and premium waiver effective date.