

University of Wisconsin

Enrollment Alternatives

The following chart provides the various enrollment methods (other than initially enrollment) by program, how to apply and when applications are due.

- [State Group Health Insurance](#)
- [Income Continuation – Classified](#)
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- [UW Employees Inc. Life Insurance](#)
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- [Employee Reimbursement Accounts](#)
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PROGRAM	ENROLLMENT ALTERNATIVES
<p>State Group Health Insurance</p>	<ul style="list-style-type: none"> <p>• 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14. If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date.</p> <p style="text-align: center;">OR</p> <p>• Employment Changes:</p> <ol style="list-style-type: none"> 1. A Limited Term Employee (LTEs) or other employee subject to the less-than half-time health insurance rates has another enrollment opportunity if they did not enroll when first eligible. When such an employee meets the following two criteria, they have a 30-day enrollment opportunity: 1) has an increase in hours worked; and 2) qualifies for a higher employer contribution toward the health insurance premiums. 2. If an employee transfers from one employing state department to another, the employee is required to file a new enrollment application within 30 days of the date of transfer to maintain continuous coverage. If an application is not filed within 30 days, coverage may be reinstated retroactively if an employee submits an application and pays back premiums. However, an employee in active pay status when the employee portion of premiums has not been deducted from salary by the employer for a period of 12 months shall be deemed to have waived coverage. Waived coverage cannot be reinstated retroactively. <p style="text-align: center;">OR</p> <p>• Late WRS Determination:</p> <p>If an employee is erroneously omitted from participation under the Wisconsin Retirement system and the omission is corrected by the employer retroactively, including payment of all WRS required contributions for the retroactive period, then the employee may submit a health insurance enrollment application without furnishing medical evidence of insurability. The application must be submitted within 30 calendar days after the corrected WRS begin date has been determined, as long as the employee 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 the employer received the application from the employee. Coverage can NOT 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.</p> <p style="text-align: center;">OR</p> <p>• Spouse to Spouse Transfer: Married state or University employees may elect to transfer family coverage from one spouse to the other at any time. The coverage change would be effective the first of the month following the month for which premiums have already been paid by the original subscriber. Coverage must remain with the previous insurance plan. Two applications must be submitted: the new subscriber would submit an application and check spouse to spouse transfer enrollment; the previous subscriber would submit an application to cancel coverage and check the other box to note coverage is transferring to the spouse. Applications should be submitted at the same time to avoid overlap or lapse of coverage.</p>

Program	Enrollment Alternatives
<p>State Group Health Insurance continued</p>	<ul style="list-style-type: none"> • Loss of other coverage (HIPAA): Employees who involuntarily lose other dental coverage may, under federal HIPAA, 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. The employee must furnish proof of loss of other coverage such as a letter from the previous employer or insurance company indicating who is losing coverage and when. • Birth or Adoption of Child (HIPAA): Employees who have a newborn or adopt a child may, under federal HIPAA, qualify for enrollment in either family or single coverage. The application for coverage must be submitted to the payroll and benefit office no later than 30-days from the date the child is born or adopted or placed for adoption.
<p>State Group Life Insurance</p>	<ul style="list-style-type: none"> • Evidence of Insurability: An employee can apply for the Basic and Supplemental units through Evidence of Insurability (EOI) prior to age 70. Additional and Spouse & Dependents units may be requested through EOI prior to age 70. Employees age 70 and over may apply for Age 70 and Over Additional unit through Evidence of Insurability. An employee must be insured in the Basic unit to apply for any of the other units of coverage. The Evidence of Insurability Application forms are sent directly to the insurance carrier where the approval or denial is handled. The Evidence of Insurability application form can be printed from the web at: http://etf.wi.gov/publications/et2305.pdf OR • 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14. If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date OR • Employer Error: (Source: ETF Group Life Insurance Administration Manual, Chapter 18) An application shall be approved beyond the 30-day period after the employee becomes eligible without providing evidence of insurability if <u>all</u> of the following conditions are met: <ol style="list-style-type: none"> 1. The employer furnishes sufficient information to the Department of Employee Trust Funds indicating the employer did not provide an application form, submit premium payments, advise the employee of eligibility or perform other enrollment requirements; 2. The employee files a new Life Insurance Application/Cancellation/Refusal (ET-2304) with the employer within 30 days after the employee first becomes aware of the error; and 3. The Department of Employee Trust Funds finds that the employee was denied coverage as a result of employer error as specified in Wis. Stats. §40.70(7m). <p>Premium deductions will begin for coverage the first of the month following receipt of the application. If for some reason Employee Trust Funds does not approve the coverage through Employer Error, premiums may have to be refunded.</p>

PROGRAM	ENROLLMENT ALTERNATIVES
<p data-bbox="139 205 430 268">Income Continuation Insurance (ICI)</p> <p data-bbox="217 304 354 331"><i>Classified</i></p>	<ul style="list-style-type: none"> <li data-bbox="467 170 1542 367"> <p>• Evidence of Insurability: There are two situations in which an employee can enroll through Evidence of Insurability: 1) If not enrolled in the standard level of coverage; or 2) if enrolled in the standard level of coverage and electing to enroll in the supplemental coverage. An employee cannot enroll in both the Standard and Supplemental levels of coverage at the same time through Evidence of Insurability.</p> <p>Evidence of Insurability application forms are submitted directly to the carrier where the decisions of approval or denial are made. Forms can be obtained from the payroll and benefits office.</p> <p data-bbox="987 556 1026 583" style="text-align: center;">OR</p> <ul style="list-style-type: none"> <li data-bbox="467 590 1542 850"> <p>• 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14.</p> <p>If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date</p> <p data-bbox="1010 892 1049 919" style="text-align: center;">OR</p> <ul style="list-style-type: none"> <li data-bbox="467 955 1542 1152"> <p>• Deferred Enrollment—Standard Coverage: An employee is eligible to enroll in this program the first time they become eligible for an increase in employer contribution toward premiums under premium category 3, 4, 5, or 6. The employee must enroll no later than January 30 following the year in which this eligibility is reached, with coverage effective April 1.</p> <p>LTE's remain in Category 1 as they do not earn or accrue sick leave hours.</p> <p data-bbox="987 1194 1026 1222" style="text-align: center;">OR</p> <ul style="list-style-type: none"> <li data-bbox="467 1243 1542 1402"> <p>• Deferred Enrollment—Standard Coverage: An employee can enroll through deferred enrollment any calendar year in which accumulated sick leave exceeds 1040 hours. The employee must enroll no later than January 30 following the year in which this eligibility is reached, with coverage effective April 1.</p> <li data-bbox="467 1423 1542 1583"> <p>• Deferred Enrollment – Supplemental Coverage: If an employee meets the earnings test for enrollment in the Supplemental plan, they must file an application form on or before January 30 with coverage effective April 1. Each year an employee will have an opportunity to enroll in the Supplemental Coverage through Deferred Enrollment as long as the earnings criteria are met.</p> <p data-bbox="987 1646 1026 1673" style="text-align: center;">OR</p> <ul style="list-style-type: none"> <li data-bbox="467 1694 1542 1854"> <p>• Employment Change: A classified employee who changes to unclassified employment can enroll immediately if the employee has at least one year of state service and selects a waiting period that provides for a higher employer contribution rate in the unclassified ICI program than what could have been paid as a classified employee.</p> <p data-bbox="987 1864 1026 1892" style="text-align: center;">OR</p> <ul style="list-style-type: none"> <li data-bbox="467 1927 1263 1955"> <p>• Employer Error: Source: ETF Employer Bulletin 7/17/06.</p>

PROGRAM	ENROLLMENT ALTERNATIVES
<p>Income Continuation Insurance (ICI) continued</p> <p><i>Classified</i></p>	<p>An employee who did not obtain ICI coverage when first eligible or lost coverage due to an employer error, may be allowed, in certain situations, to obtain coverage.</p> <p>Once the employer becomes aware of an error, the employee must submit an application within 30 days of employer’s written notification of the error.</p> <p>A letter of explanation must be attached to the application that is sent to Employee Trust Funds including as much of the following detail as possible:</p> <ol style="list-style-type: none"> 1. What is the exact nature of the error? 2. What evidence exists to show that the employer, not the employee, was responsible for the error? 3. Did special circumstances cause the error to be made? 4. How and when was the error discovered? 5. What was done once the error was discovered? 6. What corrective action has the employer put in place to ensure that this type of error does not re-occur? <p>Each situation will be evaluated on a case-by-case basis.</p> <p>The approval date and coverage effective date will be determined by the program administrator. Coverage can NOT be retroactive.</p>
<p>Income Continuation Insurance (ICI)</p> <p><i>Unclassified</i></p>	<ul style="list-style-type: none"> • Evidence of Insurability: Same provisions as above for Classified employees. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • 30-day break in employment: Same provisions as above for Classified employees, see above. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Deferred Enrollment—Standard Coverage: An employee can enroll through deferred enrollment <u>any</u> calendar year in which accumulated sick leave exceeds 1040 hours. The employee’s 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: Same provisions as above for Classified employees. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employment Change: An employee who changes from the unclassified to the classified employment group is eligible to enroll through Evidence of Insurability or deferred enrollment. <p style="text-align: center;">OR</p> <p>• Employer Error: Same provisions as above for Classified employees. See above.</p>

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<p>Dental and Excess Medical Insurance (EPIC)</p>	<ul style="list-style-type: none"> • Open Enrollment: An employee can enroll if the plan offers an open or special enrollment opportunity. However, the insurance company may not allow employees who were previously insured in this plan and voluntarily cancelled coverage to enroll during an open or special enrollment. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14. If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employment Change: A graduate assistant employee, who <i>declines</i> coverage when initially eligible, will have a new enrollment opportunity when initially eligible for WRS coverage. However, a graduate assistant who enrolls and voluntarily cancels coverage while employed as a graduate assistant, will NOT have a new enrollment opportunity when initially eligible for WRS coverage. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Late WRS Determination: (Source: ETF / GIB Terms and Conditions for Comprehensive Medical Plan Participation in the State of Wisconsin Group Health Benefit Program and Uniform Benefits) If an employee is erroneously omitted from participation under the Wisconsin Retirement system and the omission is corrected by the employer retroactively, including payment of all WRS required contributions for the retroactive period, then the employee may be allowed to submit a Dental & Excess Medical insurance enrollment application. If approved, the deadline to submit the application would be 30 calendar days after the corrected WRS begin date is determined; as long as the employee 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 the employer received the application from the employee. Coverage can NOT be retroactive. In these situations, the payroll and benefits office must contact the insurance company to request approval of the enrollment through employer error and to get a new 30-day enrollment period. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Spouse to Spouse Transfer: Married state or University employees may elect to transfer Two-Person or Family coverage from one spouse to the other at any time. Coverage would be effective the first of the month following the date the application is submitted. Two applications must be submitted: the new subscriber would submit an application and check spouse to spouse transfer enrollment; the previous subscriber would submit an application to cancel coverage and note coverage is transferring to the spouse. Applications should be submitted at the same time to avoid overlap or lapse of coverage.

PROGRAM	ENROLLMENT ALTERNATIVES
<p>Individual and Family Group Life Insurance</p>	<ul style="list-style-type: none"> • Evidence of Insurability: An employee can enroll in the Individual and Family Group Life Insurance program or increase coverage through Evidence of Insurability at any time. <p>Note: Insured employees are offered an annual option to increase their coverage without evidence of insurability.</p> <p>Evidence of Insurability applications are submitted directly to the carrier where the decisions on approval or denial are made. The form can be found on the web at: http://www.uwsa.edu/hr/benefits/ins/lifeoi.pdf</p> <p style="text-align: center;">OR</p> • 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14. <p>If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date</p> <p style="text-align: center;">OR</p> • Employer Error: An enrollment error occurs when the employer fails to provide the employee with a timely opportunity to file an application for life insurance coverage. Examples: <ul style="list-style-type: none"> ○ Employer neglects to provide information or application prior to the end of 30-day enrollment opportunity. ○ Employer incorrectly believes employee is not eligible. ○ Employer fails to offer new enrollment opportunity after return to work from an approved LOA in which coverage lapsed. Once coverage has lapsed, a new application is required to reinstate coverage. <p>In these situations, the payroll and benefits office must contact the UW System program administrator to request approval of the enrollment through employer error and to get a new 30-day enrollment period.</p> <p style="text-align: center;">OR</p> • Spouse to Spouse Transfer: <p>When two University employees are both plan participants, are married to each other or are domestic partners, and have spouse or domestic partner coverage, coverage may be transferred if:</p> <ol style="list-style-type: none"> 1. One of the employees loses eligibility due to retirement or termination of eligible employment; 2. The relationship ends due to divorce or dissolution of the domestic partnership; or 3. The employee who carries the employee coverage dies. <p>Refer to the Employer Manual for details about coverage effective dates, coverage amounts, and how to submit applications.</p>

PROGRAM	ENROLLMENT ALTERNATIVES
<p>University Employees, Inc. Life Insurance</p>	<ul style="list-style-type: none"> • Evidence of Insurability: An employee can enroll in the UW Employees Inc. Life Insurance program through Evidence of Insurability at any time. Evidence of Insurability application forms are submitted directly to the carrier where the decision on approval or denial is made. The form can be found on the web at:: http://www.uwsa.edu/hr/benefits/ins/uwee-ga-1129.pdf <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14. If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employer Error: An employee may be able to enroll after the normal 30-day deadline if the employer failed to provide the employee with a timely opportunity to file an application. In these situations, the payroll and benefits office must contact the UW System program administrator to request approval of the enrollment through employer error and to get a new 30-day enrollment period.

PROGRAM	ENROLLMENT ALTERNATIVES
<p style="text-align: center;">Dental</p> <p style="text-align: center;">UW Sponsored plans for Non-Represented Employees</p> <p style="text-align: center;">and</p> <p style="text-align: center;">OSER Sponsored plans for Represented Employees</p> <p style="text-align: center;">(Represented unclassified includes Teaching Assistants)</p>	<ul style="list-style-type: none"> • Open Enrollment: An employee can enroll if the plan offers an open enrollment opportunity. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employment Changes: Employees moving from represented to non-represented positions are allowed an enrollment opportunity. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Loss of other coverage: Employees who involuntarily lose other dental coverage may, under federal HIPAA, 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. The employee must furnish proof of loss of other coverage such as a letter from the previous employer or insurance company indicating who is losing coverage and when. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Spouse to Spouse Transfer: Spouse to spouse transfers are only possible if both spouses are covered under the same plan (i.e., the HMO, PPO, Supplemental) and group (i.e., UW-sponsored, OSER-sponsored). <p style="padding-left: 40px;">If Employee & 1 dependent or Employee & 2 or more dependents coverage is in effect and both members are University employees, a spouse to spouse transfer may be accomplished at any time. A new application is required to ensure not interruption in coverage.</p> <p style="padding-left: 40px;">A spouse to spouse transfer may also be accomplished if both members are University employees and one of the subscribers terminates employment.</p> <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employer Error: (Source: UW System Administration Non-Represented Dental Plan Administration Manual). In limited circumstances employer errors may be corrected. <p style="padding-left: 40px;">An enrollment error occurs when the employer fails to advise an employee of his/her initial program eligibility or eligibility as a result of a change to an eligible position. Coverage approved through employer error is always prospective, never retroactive.</p> <p style="padding-left: 40px;">In these situations, the payroll and benefits office must contact the UW System program administrator to request approval of the enrollment through employer error and to get a new 30-day enrollment period.</p>

PROGRAM	ENROLLMENT ALTERNATIVES
Union Sponsored Dental Plans	Employees must contact the Union for information on these plans.
Employee Reimbursement Accounts (ERA)	<ul style="list-style-type: none"> • Annual Enrollment: All eligible employees (except classified LTE's) are offered an annual calendar year enrollment opportunity. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • 30-day break in employment: Source: Wisconsin Administrative Code ETF 10.80 (2) (a) and the Wisconsin Retirement System Administration Manual, Chapter 14. If an individual in a Graduate Assistant position has a 30-day break in employment, the employee is offered a new initial enrollment opportunity. If the employee is covered by WRS, the break in service must be a valid break in service as provided by the above mentioned Administrative Code. In either case, the employee must enroll within 30 days of new appointment start date <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Family Status Change: An employee can enroll within 30 days of marriage; birth or adoption of a child; certain judgments, decrees and court orders; or spouse's loss of coverage. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employment Changes: An employee can increase or decrease their contributions to the ERA Child Care portion of the program if there is a change in employment status that affects the need for childcare. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Employer Error: In limited circumstances employer errors may be corrected. The payroll and benefits office works with the plan provider to resolve these issues.
Wisconsin Retirement System (WRS) Participation	<ul style="list-style-type: none"> • If an employee was enrolled with the wrong WRS begin date or not enrolled when the employee 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 initial enrollment deadline. Therefore, employees can enroll at anytime.
Long-Term Care Insurance	
Tax - Sheltered Annuities	
Wisconsin Deferred Compensation	