

Benefit Impacts

Change from LTE to Classified Permanent Position

Example #1—LTE participates in the Wisconsin Retirement System (WRS)

This example outlines the benefits an LTE is eligible for and how and when to enroll when an LTE is participating in the WRS and then takes a permanent classified position of at least 50% time or more. An LTE will see a dollar amount showing on their earnings statement next to “Retirement BAC” which indicates participation in WRS. “BAC” means Benefit Adjustment Contribution, a portion of which LTE’s must pay.

| Benefit Plan | Enrollment Provisions |
|--|--|
| State Group Health Insurance | <ol style="list-style-type: none"> 1. If enrolled as an LTE and paying the less-than half-time health insurance rate, the LTE would be eligible to receive the full employer contribution to the premium as of the pay period the classified permanent position begins. (Dept. must notify OHR) 2. If not enrolled as an LTE and was not eligible for the full employer contribution, the LTE would have a new 30-day enrollment period starting on the date of the classified permanent position (as long as 2 months of WRS state employment has been completed). 3. If not enrolled as an LTE and was eligible for the full employer contribution toward premiums, the LTE is NOT given a new opportunity to enroll when taking the permanent classified position. |
| State Group Life Insurance and Income Continuation | <p>An LTE covered by WRS had an opportunity to enroll in these plans while in the LTE position, therefore, when taking the permanent classified position, the LTE is not afforded another enrollment opportunity.</p> <p>However, if an LTE has not yet completed the first 6months of WRS participation, the LTE can enroll at the time of hire in the permanent classified position on or before completion of 6 months of WRS participation.</p> <p>The LTE could apply for enrollment through Evidence of Insurability.</p> |
| Individual & Family Group Life Insurance and UW Employees Inc. Life Insurance | <p>An LTE covered by WRS had an opportunity to enroll in these plans while in the LTE position, therefore, when taking the permanent classified position, the LTE is not afforded another enrollment opportunity.</p> <p>The LTE could apply for enrollment through Evidence of Insurability.</p> |
| Anthem Dental | <p>An LTE covered by WRS had an opportunity to enroll in this plan while in the LTE position; therefore, when taking the permanent classified position, the LTE is not afforded another enrollment opportunity.</p> |
| Dental & Excess Medical (EPIC) | <p>However, if an LTE has not yet completed the first 2 months of WRS participation, the LTE can enroll at the time of hire in the permanent classified position on or before completion of 2 months of WRS participation.</p> |
| Employee Reimbursement Account | <p>Must enroll no later than 30 days from the start date of the permanent position.</p> |
| OptumHealth Vision | <p>An LTE covered by WRS had an opportunity to enroll in this plan while in the LTE position; therefore, when taking the permanent classified position, the LTE is NOT afforded another enrollment opportunity.</p> <p>Employee can enroll during next open enrollment opportunity.</p> |

Benefit Impacts

Change from LTE to Classified Permanent Position

Example #2—LTE does NOT participate in the Wisconsin Retirement System (WRS)

The following example explains the benefits an LTE is eligible for and how and when they can enroll when an LTE is NOT covered by WRS when the LTE takes a permanent classified position. This example assumes the permanent position is at least 50% time or greater.

| Benefit Plan | Enrollment Provisions |
|--|--|
| State Group Health Insurance | Employee can enroll within 30 days of the start date of the permanent classified position if they choose to pay the entire premium. Employee has a second opportunity to enroll when eligible for the full-employer contribution after completion of 2 months of state WRS participation. |
| State Group Life Insurance and Income Continuation | Employee can enroll any time on or before 30 days after the first of the month following the date on which 6 months of WRS covered employment is completed |
| Individual & Family Group Life Insurance and UW Employees Inc. Life Insurance | Employee must enroll no later than 30 days from first day of WRS covered employment. |
| Anthem Dental | Employee must enroll no later than 30 days from first day of WRS covered employment. Employee has a second opportunity to enroll when eligible for the full-employer contribution after completion of 2 months of state WRS participation. |
| Dental & Excess Medical (EPIC) | Employee can enroll within 30 days of the start date of the permanent classified position. Employee has a second opportunity to enroll when eligible for the full-employer contribution after completion of 2 months of state WRS participation. |
| Employee Reimbursement Account | Employee must enroll no later than 30 days from start date of the permanent classified position. |
| OptumHealth Vision | Employee must enroll no later than 30 days from first day of WRS covered employment. |

Enrollment Alternatives:

<http://www.bussvc.wisc.edu/ecbs/bng-enrollment-alternatives-uw1125.pdf>