



Understanding Your Sick Leave Statement

A Health Insurance topic

Should You Be Viewing This Webinar?

- This presentation only applies to the State and University of Wisconsin Accumulated Sick Leave Credit program
- If you did not retire with sick leave credits from state/university, this presentation is not for you

Objectives

By the end of this presentation, you will be able to:

- Read your annual Accumulated Sick Leave mailer
- Estimate when your Accumulated Sick Leave will end, and when your annuity deduction will begin




State Group Health Insurance Certification

ET-4803

State Group Health Insurance Certification (ET-4803) Example

- Explains what happens with your health insurance after you retire
 - How premiums are paid, banking credits, escrowing credits, or cancelling coverage
- Receive in the mail when you retire



State Group Health Insurance Certification

Wisconsin Department of Employee Trust Funds
 PO Box 7931
 Madison WI 53707-7931
 1-877-533-5020 (toll free)
 Fax 608-267-4849
 etf.wi.gov

Member Name
Street Address
City, ST Zip Code

ETF ID
XXX-XX-XXXX

Employer name

Retirement date:
MM/DD/CCYY


| | |
|---|---|
| Premiums have been paid as an active employee for coverage through: MM/DD/CCYY | Premiums as a retiree will begin: MM/DD/CCYY |
| Health insurance plan Name of plan | New group number XXXXX |
| Monthly premium \$ X,XXX.XX | Coverage type: Choose an item. |
| Accumulated sick leave account beginning balance: \$ XX,XXX.XX | Hours of sick leave certified by your employer: X,XXX.XX hours |

You qualify to continue your State Group Health Insurance. **Per Wisconsin state statute, we are required to continue your health insurance coverage until we receive a signed notification from you to cancel.** The cancel request will be effective the 1st of the month following receipt of the notification (unless a future date is specified). This notification meets the requirements of Public Law 2201.

We are making the following arrangements:

| | |
|--------------------|---|
| Date MM/DD/CCYY | Prepared by Retiree Health Insurance – Employer Services Section 877-533-5020/ |
|--------------------|---|

Enclosed:

ET-4803 (REV 2/10/2021)

Page 1 of 2

Check Your Information

Correct Health Plan?

| | |
|---|---|
| Premiums have been paid as an active employee for coverage through: MM/DD/CCYY | Premiums as a retiree will begin: MM/DD/CCYY |
| Health insurance plan Name of plan | New group number XXXXX |
| Monthly premium \$ X,XXX.XX | Coverage type: Choose an item. |
| Accumulated sick leave account beginning balance: \$ XX,XXX.XX | Hours of sick leave certified by your employer: X,XXX.XX hours |

Correct Coverage Type?

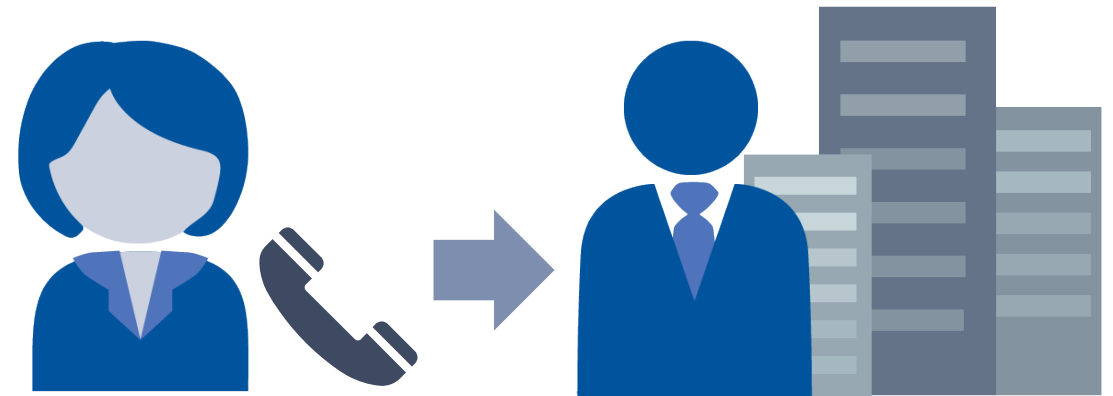
**Sick leave credit
account balance**

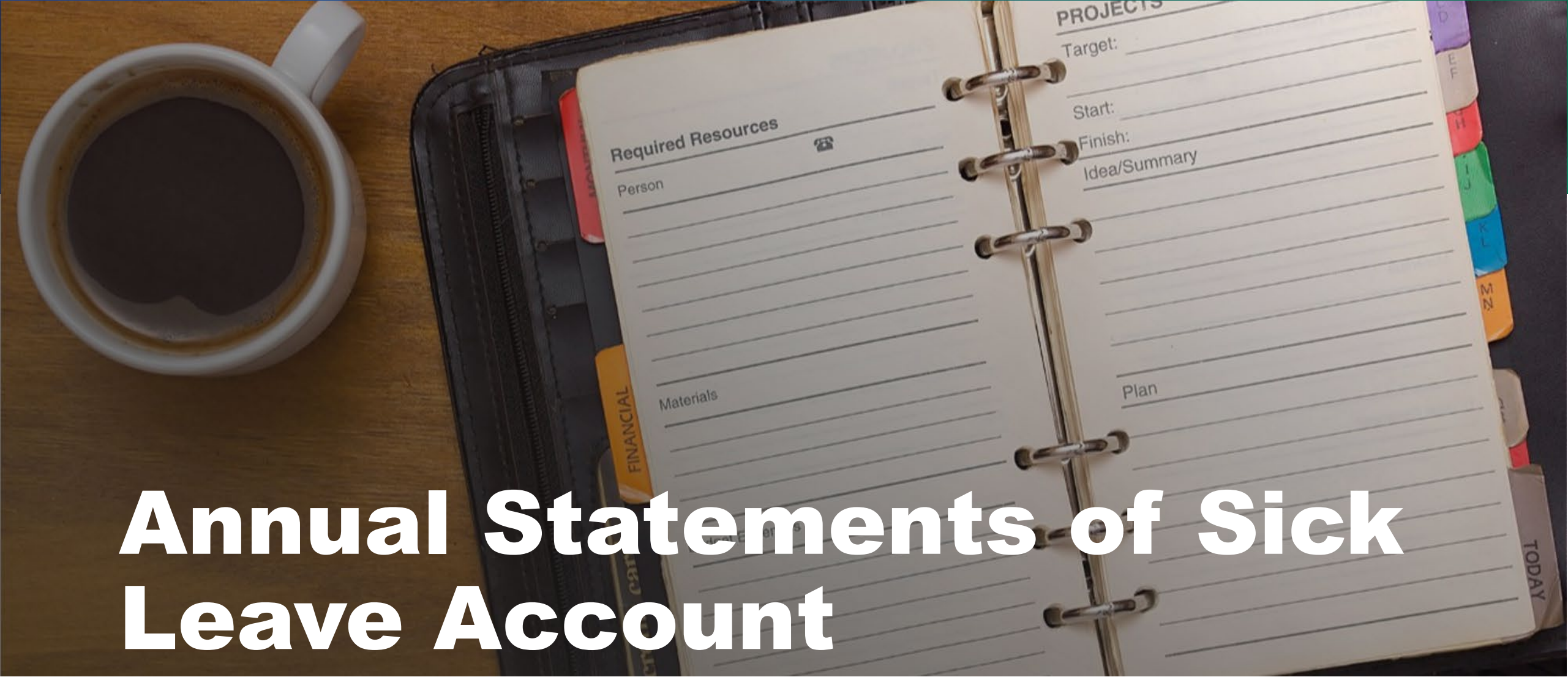
**Sick leave hours
amount**

Possible coverage types: None, Single, Family, Medicare Single, Medicare Family Some – Health Plan Medicare, Medicare Family Some – Medicare Advantage, Medicare Family Some – Medicare Plus, Medicare All, Grad Assistant Single, or Grad Assistant Family

Contact Your Employer

- Issues found in information or balance
- To see how long your sick leave will last before annuity deduction begins





Annual Statements of Sick Leave Account

Three Types of Statements

Mailed out once per year in December

Currently using sick leave

January 3, 2022
ETF Member ID: XXXXXXXX

Your Name
Your Address

STATEMENT OF SICK LEAVE ACCOUNT

This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

Your monthly premiums for coverage through the State of Wisconsin Group Health Insurance Program are being paid from this account. Changes in your health plan, coverage level (family, single, Medicare, etc.), and annual premium rate updates may change your monthly premium and, therefore, how long your sick leave account balance will last.

Sick Leave Account Balance following the December 20YY deduction: \$ _____

Note: premiums are paid one month in advance of coverage.

20YY Health Insurance Coverage Level: _____
20YY Health Plan(s): _____
Monthly Premium as of 01/01/20YY: \$ _____

Approximately three months before your sick leave account is exhausted, ETF will send you a letter that explains your options for paying future premiums. Your health insurance coverage will automatically continue unless you provide ETF with advance written notice of your intent to cancel.

Please note that premium payments made from your sick leave account are not a tax-deductible item. If you have questions regarding this information, contact our office at 1-877-533-5020 (toll-free) or 608-266-3285 or you may send an e-mail via the Contact ETF page on our website at etf.wi.gov.

ET-4562

Sick leave escrowed due to non-state comparable coverage

January 31, 2022
ETF Member ID: XXXXXXXX

Your name
Your address

STATEMENT OF SICK LEAVE ACCOUNT

This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

This account is currently escrowed because you have indicated to us that you have continuous comparable coverage through a non-state health insurance plan. Comparable coverage is defined as health insurance that provides medical and pharmacy benefits comparable to the State of Wisconsin's I/C Access Plan. This account balance will be available for payment of health insurance premiums through the State of Wisconsin Group Health Insurance Program when you re-enroll for coverage.

If you choose to enroll for the upcoming year, please note premiums are deducted one month in advance.

Sick Leave Account Balance as of 12/31/20YY: \$ _____

If you have questions regarding this information, contact our office at 1-877-533-5020 (toll-free) or 608-266-3285 or you may send an e-mail via the Contact ETF page on our website at etf.wi.gov.

ET-5511 (REV 11/2015)

Sick leave banked due to coverage under another state or university employee

January 31, 2022
ETF Member ID: XXXXXXXX

Your name
Your address

STATEMENT OF SICK LEAVE ACCOUNT

This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

This account is currently On-Hold because you:

Are covered under another State of Wisconsin Group Health Insurance Program contract. This account balance will be available for the payment of your health insurance premiums through the program when you become the subscriber on a retiree policy.

OR

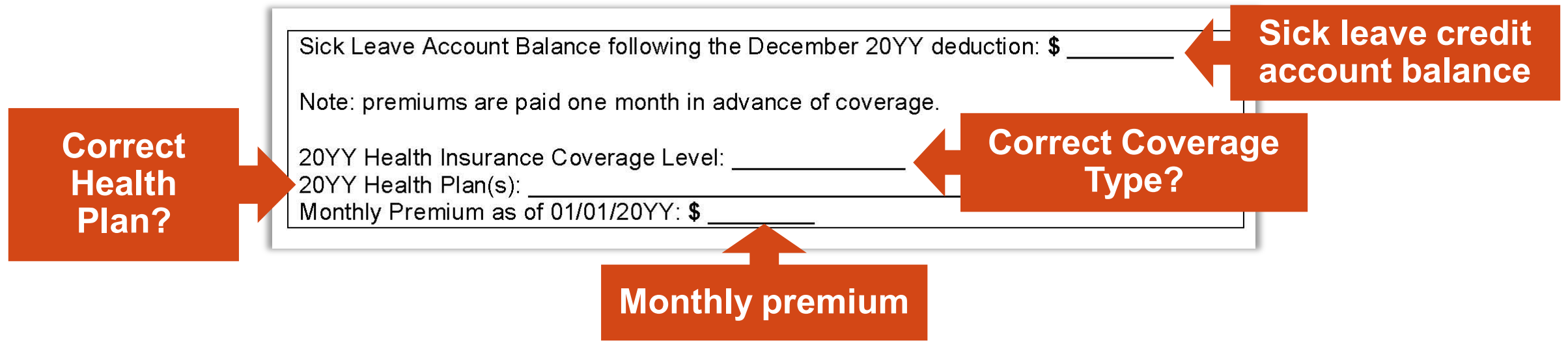
Are currently using another sick leave account to pay the monthly premiums for your State of Wisconsin Group Health Insurance Program coverage. We will activate this account automatically when the balance in your other sick leave account is exhausted.

Sick Leave Account Balance as of 12/31/20YY: \$ _____

If you have questions regarding this information, contact our office at 1-877-533-5020 (toll-free) or 608-266-3285 or you may send an e-mail via the Contact ETF page on our website at etf.wi.gov.

ET-5512 (REV 11/2015)

Currently Using Sick Leave



Sick Leave Escrowed

Due to non-state comparable coverage

**Escrow
statement**



This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

This account is currently escrowed because you have indicated to us that you have continuous comparable coverage through a non-state health insurance plan. Comparable coverage is defined as health insurance that provides medical and pharmacy benefits comparable to the State of Wisconsin's IYC Access Plan. This account balance will be available for payment of health insurance premiums through the State of Wisconsin Group Health Insurance Program when you re-enroll for coverage.

If you choose to enroll for the upcoming year, please note premiums are deducted one month in advance.

Sick Leave Account Balance as of 12/31/20YY: \$ _____

**Sick leave credit
account balance**



Sick Leave On-Hold

Due to coverage under another state or university employee

**On-Hold
statements**

This statement reflects the balance of your Accumulated Sick Leave account as of 12/31/20YY.

This account is currently On-Hold because you:

Are covered under another State of Wisconsin Group Health Insurance Program contract. This account balance will be available for the payment of your health insurance premiums through the program when you become the subscriber on a retiree policy.

OR

Are currently using another sick leave account to pay the monthly premiums for your State of Wisconsin Group Health Insurance Program coverage. We will activate this account automatically when the balance in your other sick leave account is exhausted.

Sick Leave Account Balance as of 12/31/20YY: \$ _____

**Sick leave credit
account balance**

Who to Contact?

Contact your Employer
Before you Retire

If initial information
looks incorrect

To see how long your
sick leave credits
will last

Contact ETF
After you Retire

Update address and
contact information

To see when your sick
leave credits run out

Sick Leave Notice Account Depletion Letter (ET-4561)

- Receive 3 months before sick leave runs out
- Notifies you of account balance and when it will run out
- Sign and return page 2 to cancel health insurance

etf
STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

PO Box 7931
Madison WI 53707-7931
1-877-333-9220 (toll free)
Fax: (608) 267-4549
TTY: (608) 267-0676
<http://etf.wis.gov>

Month DD, 20YY

Name
Street Address
City, State, Zip

ET ID: XXXXXXXX

Dear _____:

We are writing to let you know that your Accumulated Sick Leave account, from which your monthly health insurance premiums are paid, has exhausted. Your current sick leave account balance is \$ _____ and your monthly health insurance premium is currently \$ _____. Therefore, your sick leave account will have insufficient funds to pay the premium for the MM/DD/CCYY coverage month. Please note that the dates and premium amounts in this letter are based on your current health insurance plan and coverage level. Changes in your health plan, coverage level (family, single, Medicare, etc.), or the annual *It's Your Choice* premium rate adjustments may impact your monthly premium, and therefore the timing of when your sick leave account balance will run out.

If you want to continue your health insurance coverage after your sick leave account has been exhausted, **you do not need to do anything.** Depending on the amount of your monthly Wisconsin Retirement System (WRS) annuity, we will automatically set up your health insurance to use one of the following premium payment methods:

If you or a dependent on your state health insurance contract, such as your spouse, has a sick leave account that is currently on hold, we will activate that account. If that account is owned by your spouse, he or she will then become the subscriber on the health insurance contract, and you will receive new insurance cards. Monthly premiums will be deducted from this account.

OR

Deduct the premium from your monthly annuity payment if it is sufficient to cover your monthly premium. Please be aware, this option is not available if only you receive Long-Term Disability Insurance (LTD) or Duty Disability benefit payments. For the MM/DD/CCYY coverage month, we will apply the remaining balance in your sick leave account toward your health insurance premiums and deduct the remainder of the premium from your monthly annuity payment. Premiums are deducted one month in advance of coverage so, for example, the premiums for the April 2021 coverage month will be deducted from the March 1, 2022 annuity payment. Beginning with the March 1, 2022 annuity payment, we will deduct the full premium from your monthly annuity payment.

OR

If you do not receive a monthly annuity payment, if your monthly annuity payment is not sufficient to cover the cost of your monthly health insurance premium, or if you only receive LTD or Duty Disability benefit payments, then you will go on "Direct Pay" status with your health plan. Under this arrangement, your health plan will bill you directly for your monthly premiums. Any remaining balance in your sick leave account will be sent to you in a check made payable to your health plan that you can apply toward your next monthly premium bill.

If you do not wish to continue your health insurance coverage once your sick leave account is depleted, please see the instructions on the next page.

ET-4561 (REV 12/2017)

Month DD, 20YY

includes pharmacy and uniform dental coverage) you
n Group Health Insurance Program.

you must check the box below, sign, date and return

which your written request is received by ETF
ster. Any remaining balance in your sick leave

nce coverage available to me through the State of
Requested termination date: _____

Date

quest by MM/DD/CCYY, to be effective August 1,
our annuity, a refund will be issued on your next

CCYY, your coverage will be cancelled at the
You will be responsible for the health

ET-4561 manual (REV 8/2019)



Resources

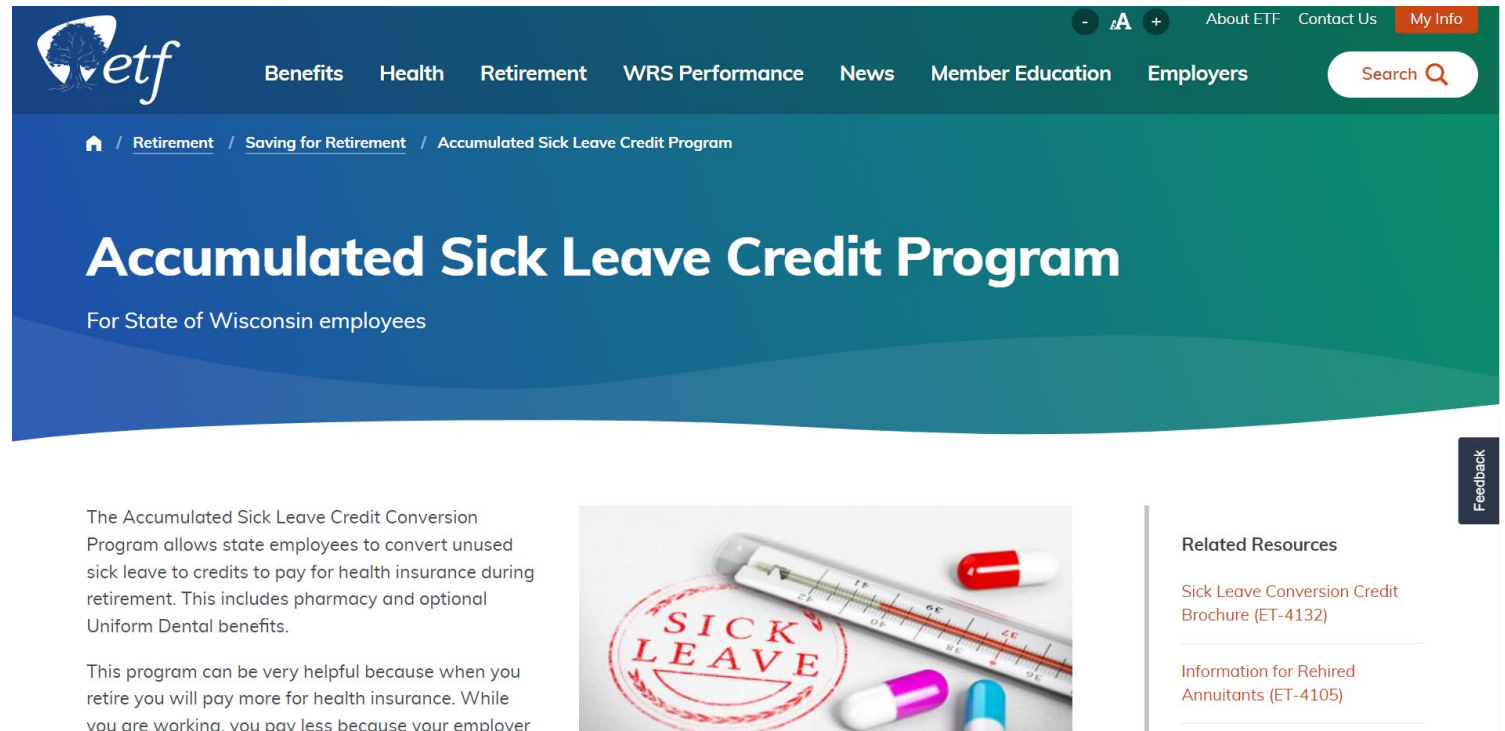
Accumulated Sick Leave Credit Program Page

Detailed information about the program

Link to escrow information

Links to brochures and videos

Frequently asked questions



The screenshot shows the website interface for the Accumulated Sick Leave Credit Program. The header includes the etf logo and navigation links for Benefits, Health, Retirement, WRS Performance, News, Member Education, and Employers. A search bar is located in the top right corner. The main heading is "Accumulated Sick Leave Credit Program" with a sub-heading "For State of Wisconsin employees". Below this, there is a paragraph of text explaining the program: "The Accumulated Sick Leave Credit Conversion Program allows state employees to convert unused sick leave to credits to pay for health insurance during retirement. This includes pharmacy and optional Uniform Dental benefits." To the right of this text is an image of a thermometer and several pills, with a red circular stamp that says "SICK LEAVE". Below the text and image is a "Related Resources" section with two links: "Sick Leave Conversion Credit Brochure (ET-4132)" and "Information for Rehired Annuitants (ET-4105)". A vertical "Feedback" button is visible on the right side of the page.

The Accumulated Sick Leave Credit Conversion Program allows state employees to convert unused sick leave to credits to pay for health insurance during retirement. This includes pharmacy and optional Uniform Dental benefits.

This program can be very helpful because when you retire you will pay more for health insurance. While you are working, you pay less because your employer



Related Resources

[Sick Leave Conversion Credit Brochure \(ET-4132\)](#)

[Information for Rehired Annuitants \(ET-4105\)](#)

Feedback

Watch videos about your topic online at:

etf.wi.gov

Click Member Education →

Videos



Stay Connected



ETF E-mail Updates



1-877-533-5020



The Department of Employee Trust Funds has made every effort to ensure that this presentation is current and accurate. However, changes in the law or processes since the last revision to this presentation may mean that some details are not current. Please contact ETF if you have any questions about a particular topic in this presentation.