



Wisconsin Retirement System (WRS) Eligibility Guide for New Permanent State of Wisconsin Employees

(No Prior WRS State Service)

Congratulations on becoming a new State of Wisconsin employee! You are now eligible for the Wisconsin Retirement System (WRS). This guide is intended to provide an overview of the WRS and insurance benefits you are now eligible to enroll in.

It is important to review this guide carefully and timely as all changes must be made within 30 days of your hire date.

To Do List

- ☐ Review this guide thoroughly
- ☐ Submit your benefit elections in PeopleSoft within 30 days of your hire date
- ☐ Submit the deferred compensation application or enroll online, if choosing to enroll
- ☐ Submit your beneficiary forms
 - ☐ [WRS](#), life insurance, & accident plan – submit to ETF
 - ☐ [Deferred compensation](#) – to Wisconsin Deferred Compensation (if enrolling)
- ☐ Review the payroll deduction schedule: <https://dpm.wi.gov/Pages/Employees/GeneralPayrollInformation.aspx>
- ☐ Review HR's website for life event and open enrollment opportunities:
<http://intranet.dnr.state.wi.us/HR/employees/benefits/LifeChanges.html>

Please note if you waive coverage now, you are not eligible to make changes or enroll in the future unless you experience a life qualifying event.

Send completed applications to:

Mail: DNR Payroll HR/8 | 101 S Webster Street | PO Box 7921 | Madison, WI 53707

Fax: 608-266-8575

Questions?

Contact DNRHRPayBenefitsQA@wisconsin.gov

Once processed, you can view the changes in PeopleSoft (<https://ess.wi.gov>) by navigating to My *Benefits* – *Benefits Summary*.

Review your eligibility form from orientation for effective dates of coverage.

Wisconsin Retirement System (WRS)

As a new permanent State of Wisconsin employee, you are eligible for the Wisconsin Retirement System (WRS). You have automatically been enrolled into the WRS as of your date of hire.

The WRS is the state's pension system. It is intended to provide some income replacement after retirement. There is no option to opt out of participation.

In 2020, all WRS eligible employees are required to contribute **6.75% of their gross earnings** to the WRS. The DNR also contributes 6.75%, bringing your total contribution to 13.5% of your gross earnings. Employee contributions are withheld pre-tax.

There is no action required to enroll in the WRS. DNR Payroll will enroll you and report your enrollment to Employee Trust Funds (ETF).

Helpful Information

- WRS Benefit Summary: <http://etf.wi.gov/publications/et2119.pdf>
- Additional Information about WRS: http://etf.wi.gov/members/benefits_wrs.htm
- Webinars & Education: http://etf.wi.gov/member_education.htm

Beneficiaries

You should designate at least one primary beneficiary for your WRS account, although more can be added if you wish. Complete the ***Beneficiary Designation Form (6th document)*** in your application packet and return it to ETF (address in top left corner). This form also covers any life insurance you hold with the State of Wisconsin as well as the Accident Plan.

Life changing events (marriage, birth, divorce, etc.) do not automatically update your beneficiaries. You can and should review and update your form as needed.

If you do not complete the form, your account will follow the standard sequence (spouse, child, parents, other relatives). It is highly recommended to have the form on file even if you plan to have your beneficiaries follow this sequence as there can be a long delay in the payout. For example, for your spouse to receive the funds from your account he or she must prove they are your spouse. This can result in a delay of payout for months up to years due to the necessary information not being on file and the spouse needing to prove their identity and relationship.

Core & Variable Funds

You are automatically enrolled in the Core Fund, which is 50% stocks and 50% fixed income. You can elect for half of your contributions to be put into the Variable Fund (100% stocks). This election must be made directly with ETF. You can only join the variable program once during the duration of your WRS employment – once in once out program. You can review additional information on this Fund at <http://etf.wi.gov/publications/et2356.pdf>

If you wish to enroll in the Variable Trust Fund fill out [the form](#) and submit directly to ETF (address listed on application). You must enroll *either* within 30 days of becoming WRS eligible or anytime in the calendar year with the effective date being January 1st following the date when your application was received.

Separation and Death Benefits

If you leave WRS employment prior to reaching minimum retirement age, you will have two options:

Option 1 – You may leave all of your contributions in the WRS. You are considered an inactive member of the WRS and all of your contributions will continue to earn interest. When you reach minimum retirement age you will be eligible for a retirement benefit if you are vested.

Option 2 – You may choose to take a separation benefit. This is a one-time lump sum payment of employee contributions and earned interest. Carefully consider this option as you will forfeit the employer match, incur significant tax liabilities (if you do not roll it over into another qualified plan) and will forfeit all prior WRS service.

Additional information can be found here: <http://etf.wi.gov/members/separation.htm>

If you were to pass away as an active employee, your beneficiaries would receive the funds in your account.

Vesting

If you were first covered under WRS after July 1, 2011, you are vested in the WRS once you have five years of WRS creditable service. Vesting refers to the employer contributions. You are always fully vested in your employee contributions.

Please note if you take a separation benefit, you will only receive your employee contributions regardless of if you are vested.

Annual Statement of Benefits

Every spring you will receive a WRS Statement of Benefits. This will be mailed to your home address and contains all of your WRS information and contributions from the previous calendar year.

Please review these statements carefully. They list your beneficiaries, account balance, and other valuable information. If you need a duplicate copy you must contact ETF directly. DNR Payroll does not have access to these statements.

Tips

Remember to submit your [beneficiary designation form](#). This form will be in place for the Accident Plan, Life Insurance, and Wisconsin Retirement System (WRS).



Health Insurance

As a WRS covered employee, you are eligible for health insurance through the State of Wisconsin. Please review this information carefully as there are important deadlines that must be followed.

The employer contribution of your health insurance premium does not take effect until you have **completed two months of WRS service**; therefore, there are two different enrollment dates listed below.

Enrollment Options and Waiting Periods

- **Option 1:** You may choose to enroll in health coverage on the 1st of the month following your WRS eligibility date, but you will pay the full premium for the first two months of coverage.

Full premium rates can be found [here](#).

Example: Your WRS eligibility date is March 7th, you can enroll in coverage effective April 1st and will pay the full premium until June 1st.

- **Option 2:** You may choose to wait to have coverage until the employer contribution is applied. You will pay a lower rate but will forego coverage for your first two months of WRS service. Coverage is effective the 1st of the month following two months of WRS service.

Example: Your WRS eligibility date is March 7th, you can enroll in coverage effective June 1st and start receiving the employer contribution immediately at that time.

- **Option 3:** You may choose to waive coverage and elect to receive the opt out stipend. Details can be found in the following section.
 - Example: Your WRS eligibility date is March 7th, you waive coverage under Option 1 and Option 2 above. You will start receiving the opt out stipend as of June 1st.



Plan Design

There are two main plans to choose from – the It's Your Choice (IYC) Health Plan or the IYC High Deductible Health Plan (HDHP). Additionally, there is an Access IYC Plan and Access HDHP Plan. These plans are significantly more expensive due to the ability to see providers nationwide.

ETF's has a [comparison chart](#) that can assist you in determining which plan is right for you.

Premium Rates and Coverage Levels

There are two coverage levels – single or family. You may choose to add your spouse, children, and step-children to your plan.

Premiums are withheld from your paycheck on a pre-tax basis. Benefits are paid for during the month of coverage (i.e. June premiums are paid with the two paychecks in June).

Uniform Dental Benefits

Each health plan has the option to add dental benefits for a very low monthly cost. Uniform dental benefits are intended to provide routine, preventative services. Information on Uniform Dental benefits can be found here:

<https://etf.wi.gov/its-your-choice/2020/state-employee-retiree-health-plan/supplemental-benefits/dental-insurance>

Premiums

2020 Premium rates are below. Please note that rates are based on after completing the two-month waiting period.

Plan Type	Single (monthly)		Family (monthly)	
	No Dental	Dental	No Dental	Dental
IYC Plan	\$89	\$93	\$222	\$231
IYC HDHP	\$31	\$35	\$78	\$87
IYC Access Plan	\$269	\$273	\$670	\$679
HDHP Access Plan	\$211	\$215	\$526	\$535

Prescription Coverage

Pharmacy benefits for all plans are managed through Navitus. Copays differ depending on the tier of the drug. You can review [pharmacy benefits](#) on ETF's website to determine what tier your prescriptions will fall under. For specific questions about your prescription coverage, contact [Navitus](#) directly.

Well Wisconsin \$150 Incentive

A wellness incentive of \$150 is available to employees and their spouses who are covered under state health insurance. To receive the incentive, you must complete a health screening, health assessment, and well-being activity in the StayWell portal by the posted deadline. More information can be found [here](#).

Which plan is best for you?

First, you need to determine your plan design – HDHP vs IYC vs Access. Once you decided, you need to choose your plan provider. Most employees choose a plan based on where they live or work. Many of the plans are HMOs, which means you need to go in-network to get services. A few plans are PPO, which means you can see more providers and have more flexibility. **If you enroll in an HDHP you will also need to enroll in an HSA. Review the HSA section on page 6.**

ETF's website has a health plan map to assist you in determining which plan provider is best for you. You simply choose the county you live or work in and see which provider networks are available in that area. The map also includes ratings, hospital affiliations, and more. <https://etf.wi.gov/its-your-choice/2020/health-plan-search/state>

If you have a provider you are currently seeing and would like to continue services with them, be sure to verify they are in your provider network.

ALEX

If you're unsure of which plan design will work for you, try using ALEX. ALEX is an interactive benefits counselor that can educate you on available benefits and make personalized recommendations based on your needs. <https://www.myalex.com/etf/2020#intro>



Opt Out Stipend

If you choose not to enroll in health insurance, you may elect to receive the opt out stipend. The stipend will be paid evenly among your paychecks throughout the year.

You are not eligible for the stipend if you are covered as a dependent under another state health insurance plan (e.g. spouse or parent) or if you opted out in 2015. Eligibility guidelines can be found [here](#).

The stipend will not be paid until the employer contribution would have been applied (after the two-month waiting period). The stipend will be added to your taxable income. If you enroll mid-year, you will receive a prorated amount (i.e. eligible for stipend as of July 1st, receive \$1,000 for the year split evenly between your paychecks).

Additional Enrollment Opportunities

- Annual Open Enrollment – Enroll, waive coverage, add/drop dependents, change plan, change provider
- [Qualifying Life Event](#) – Loss of coverage elsewhere (including aging off a parent's plan at 26), marriage, birth, etc.

Health Savings Account (HSA)

If you enroll in a High Deductible Health Plan (HDHP) you are required to enroll in an HSA but are not required to contribute. The HSA is administered through Connect Your Care (CYC).

An HSA is a great way to put aside money pre-tax to pay for out-of-pocket medical expenses. Money in the account never expires and you can access the funds even if you depart the DNR.

You will receive a debit card within a few weeks of enrollment which can be used to pay for medical expenses. You can find additional details here: <https://etf.wi.gov/its-your-choice/2020/state-employee-retiree-health-plan/pre-tax-savings-accounts/health-savings-accounts-hsas>

Coverage Details

Employee Contribution

You may choose to contribute up to \$3,550 if enrolled in a single HDHP or \$7,100 if enrolled in a family HDHP per calendar year. Contributions are withheld evenly from your paychecks remaining in the year (not "C" pay periods). E.g. you enroll for \$1,000 and have 10 paychecks remaining in the year you would contribute \$100 per paycheck.

Employer Contribution

The State of Wisconsin will contribute \$750 for a single plan and \$1,500 for a family plan to your HSA per year. You receive this contribution regardless if you elect an employee contribution. This amount is prorated and distributed evenly among 24 paychecks. You will receive the employer contribution once you have completed six months of service after becoming WRS eligible.

Additional Enrollment Opportunities

- You can change your employee contribution at any time during the year by submitting a new application.
- Annual Open Enrollment – this plan must be re-enrolled in annually
- You can enroll in this plan in the future if you can enroll in a High Deductible Health Plan.
- If interested in also signing up for a Health Care Flexible Spending Account you may only enroll in a Limited Purpose Health Care FSA. See page 12 for additional details.

Supplemental Dental

In addition to Uniform Dental, provided through health insurance, there is a supplemental and preventive dental plan. These are also administered by Delta Dental. There is no employer contribution and premiums are withheld pre-tax.

This plan is effective the 1st of the month following your hire date. For example, if you started on March 30th, this plan would take effect on April 1st even if you submitted your online enrollment after that date.

Supplemental Plan Options

There are two supplemental plan options – Select and Select Plan Plus. Neither plan has a waiting period nor offers care duplicative of Uniform Dental (i.e. no preventative coverage). Review full plan details [here](#).

Select Plan

This plan has a lower monthly premium but a higher deductible (\$100/person) and lower annual benefit max (\$1,000/person) than the Select Plus plan. Services such as crowns, bridges, dentures, root canals, and anesthesia are covered at 50%. There are no orthodontia benefits. Only dentists in Delta's PPO network are covered under this plan.

Select Plus Plan

This plan has a higher monthly premium but a lower deductible (\$25/person) and higher annual benefit max (\$2,500/person) than the Select plan. Services are covered at a higher percent than the Select plan - Anesthesia and root canals at 80%; crowns, bridges, dentures at 60%. Orthodontia is covered for both adults and children at 50% up to \$1,500 lifetime max per person. This plan allows you to see dentists both in the Delta PPO and Premier network.

Which plan is best for you?

Think about which services you and your family may need in the upcoming months. In addition, if you currently have a dental provider and wish to continue seeing them ensure they are a Delta Dental PPO dentist. If they are a Premier provider, only the Select Plus Plan would provide coverage. Use the [comparison chart](#) to assist in making your election.

Preventive Plan

The preventive plan is identical to the Uniform Dental plan and is available to employee who do not have health insurance under the State of Wisconsin. The plan offers dental coverage for diagnostic services, preventive treatment, basic procedures, and children's orthodontic services.

Additional Enrollment Opportunities

- Annual Open Enrollment – Enroll, waive coverage, add/drop dependents, change plan type
- [Qualifying Life Event](#) – Loss of coverage elsewhere (including aging off a parent's plan at 26), marriage, birth, etc.



Vision Insurance (VSP)

Vision insurance is a supplemental plan administered by VSP. The premium is paid 100% by the employee and is withheld pre-tax. VSP has a nationwide provider directory and you can choose to see in or out-of network providers.

This plan is effective the 1st of the month following your hire date. For example, if you started on March 30th, this plan would take effect on April 1st even if you submitted your online enrollment after that date.

What does it cover?

- Yearly well-vision exam, contact fitting, and eyewear at a low out-of-pocket cost.
- Discounts for frames every other calendar year for adults & yearly for dependent children.
- Lenses are covered for all enrollees yearly in addition to contacts. Review full plan details [here](#).

State Health Insurance

If you're enrolled in health insurance through the state, your health insurance will cover one well-eye exam yearly for you and your dependents at an in-network provider. Additional well-eye exams, exams through a non-network provider, and eyewear materials are not covered under health insurance.

Premiums

2020 rates are as follows:

Coverage Level	Employee Only	Employee + Spouse	Employee + Children	Family
Monthly Premium	\$6.38	\$12.76	\$14.38	\$22.98



Additional Enrollment Opportunities

- Annual Open Enrollment – Enroll, waive coverage, add/drop dependents
- [Qualifying Life Event](#) – Loss of coverage elsewhere (including aging off a parent's plan at 26), marriage, birth, etc.



Life Insurance

Life insurance is provided through Securian Financial/Minnesota Life Insurance Company. You are eligible to enroll for life insurance for yourself and/or your spouse and dependents. Premiums are withheld pre-tax for self-coverage and post-tax for spouse and dependent coverage.

You are **guaranteed** acceptance into the program if you enroll when first eligible. If you do not enroll initially, you may only enroll in the future with an Evidence of Insurability (EOI) or qualifying life event. The EOI is a medical form that must be completed by a physician and coverage is not guaranteed.

This plan is effective the 1st of the month **following 30 days of WRS service**. If you were hired on March 30th, you would reach 30 days of service on April 29th and coverage would be effective May 1st.

For additional information on life insurance review http://etf.wi.gov/members/benefits_life_ins.htm

Premiums & Coverage Levels

Premiums are paid one month in advance, which is different from all other insurance plans. For example, premiums paid in May are for June's coverage.

Self-Coverage

You are eligible to enroll for up to five units of coverage for yourself. One unit = your annual salary.

- Unit 1 = Basic
- Unit 2 = Supplemental
- Unit 3 – 5 = Additional

Rates are determined by your age and salary. To determine your rate, review this document:

<http://etf.wi.gov/publications/et2164.pdf>. Take the first two numbers of your yearly salary and multiply by the rate to get your *per unit* premium. (e.g. Salary = \$30,000; Age =30; $30 \times 0.04 = \$1.20$ for one unit of basic coverage).

Spouse & Dependent Coverage

You are eligible to enroll for up to two units of coverage. Each unit is \$2.50 per month.

- Spousal Coverage – one unit is \$10,000
- Dependent Coverage – one unit is \$5,000

Additional Enrollment Opportunities

- If not enrolled, you can enroll in one unit if you experience a qualifying life event.
- If not enrolled and haven't experienced a qualifying life event, you can enroll by submitting an EOI.
- If enrolled and experience a qualifying life event, you can increase by one unit.
- **This plan is not part of Annual Open Enrollment.**

Tips

Remember to submit your [beneficiary designation form](#). This form will be in place for the Accident Plan, Life Insurance, and Wisconsin Retirement System (WRS).



Accident Plan

The accident plan is provided through Securian Financial. The plan provides a cash benefit to cover out-of-pocket expenses regardless of health insurance coverage. Additionally, the plan provides identity theft and travel assistance and accidental death and dismemberment coverage up to \$25,000. The premium is paid 100% by the employee and withheld post-tax.

This plan is effective the 1st of the month **following 30 days of WRS service**. If you were hired on March 30th, you would reach 30 days of service on April 29th and coverage would be effective May 1st

For additional information on the Accident Plan visit <https://web1.lifebenefits.com/content/lifebenefits/wietf/en.html>.

Premiums

2020 rates are as follows:

Coverage Level	Employee Only	Employee + Spouse	Employee + Children	Family
Monthly Premium	\$3.26	\$4.94	\$7.10	\$10.46

Additional Enrollment Opportunities

- Annual Open Enrollment – Enroll, waive coverage, add/drop dependents, change coverage levels
- [Qualifying Life Event](#) – Loss of coverage elsewhere, marriage, birth, etc.’

Tips

Remember to submit your [beneficiary designation form](#). This form will be in place for the Accident Plan, Life Insurance, and Wisconsin Retirement System (WRS).



Income Continuation Insurance (ICI)

ICI is an income replacement plan designed to supplement your income during period of disability (much like short or long-term disability insurance). This plan is administered through The Hartford. It will payout 75% of your gross monthly income after The Hartford determines you are disabled.

Rates are based on annual salary and sick leave balances. Premiums are withheld post-tax.

Coverage is effective the 1st of the month following your start date.

Review the ICI brochure for plan details: <http://etf.wi.gov/publications/et2106.pdf>

Coverage Levels

There are two levels of coverage: Basic (annual earnings under \$64,000) and Supplemental (annual earnings between \$64,000 and \$120,000).

ICI has 6 levels of premiums based on your sick hours and monthly salary.

Premiums

Rates are adjusted annually based on cost of the plan and your adjusted base salary. If your salary significantly increases or decreases from one year to the next, you will likely see a change in premium.

To calculate your monthly premium, take your annual salary and round it to the nearest 1000th and divide by 12 to get your monthly salary. Find your premium from the Premium Category 1 column on page 6 of the [ICI brochure](#).

- **Example:** Salary - \$35,550; Round to \$36,000; $\$36,000 \div 12 = \$3,000$; Premium is \$56.87/mo

Additional Enrollment Opportunities

- If you do not enroll as a new WRS employee you can only enroll by submitting an EOI for review by the Hartford.
- **This plan is not part of Annual Open Enrollment.**
- **Experiencing a life event is not an enrollment opportunity.**



Pre-Tax Savings Accounts/Flexible Spending Accounts

Pre-tax savings accounts or flexible spending accounts (FSAs) allow you to pay for certain expenses with pre-tax money. This plan is administered through Connect Your Care (CYC). Additional information on all plans can be found [here](#).

Once enrolled, you can manage your account online at www.connectyourcare.com/ETF. A debit card is issued for both the Health Care FSA and Parking Account to assist with ease of payment.

Coverage is effective the 1st of the month following your date of hire.

Health Care FSA

The health care FSA allows you to pay for out of pocket medical, dental, and vision expenses with pre-tax money. This includes copays, deductibles, prescriptions, glasses, dental expenses, glasses, etc. FSAs run on a calendar year. The annual election should be used by December 31st. Up to \$500 will carryover into the new plan year. Additional funds over \$500 will be forfeited if not used by December 31st. Employees enrolled in an HDHP must enroll in the Limited Purpose Health Care FSA vs the traditional Health Care FSA.

The 2020 limit is \$2,700. Both you and your spouse are eligible to enroll in the maximum through your employers.

Dependent Day Care FSA

If you are paying for daycare, you may wish to contribute funds to this account to pay for this expense pre-tax. Please note if you use an in-home provider they must claim the income on their taxes.

The 2020 limit is \$5,000. This limit is per household, not per person.

Parking Account and Transit Account

If you pay to park at work or take the bus, you may wish to contribute funds to these accounts to pay for these expenses pre-tax. If you ride a vanpool to work or have parking at your office building that is withheld directly through payroll, you are not eligible to sign up for these accounts as those expenses are already withheld pre-tax.

Funds contributed to the transit and parking accounts do not expire and will carryover from year to year.

You are eligible to enroll in the Transit (bus expenses) and/or Parking ERAs. Please note, these are two separate plans. Transit funds cannot be used to pay for parking expenses and vice versa. You are eligible to enroll in both accounts if you use both public transportation and additionally pay for parking.

The 2020 monthly limit for each plan is \$265/month.

Additional Enrollment Opportunities

- [Qualifying Life Event](#) – Marriage, birth, etc.
- Annual Open Enrollment – this plan must be re-enrolled in annually
- You can change your annual election or enroll at any time for **parking and transit only** by submitting an updated application.



Deferred Compensation

Deferred Compensation is an **additional** way for you to save for retirement. It is a 457(b) plan which is similar to a 401(k). This plan is administered by the Wisconsin Deferred Compensation (WDC) program/Great West Retirement. This plan does not replace your required WRS contributions. You can find additional information here:

<https://wdc457.empower-retirement.com>

Plan Options

You can enroll in either or both of the plans below.

Traditional

Under this plan your contributions are withheld from your paycheck pre-tax. When you retire you pay taxes on the funds you withdraw.

Roth

Under this plan your contributions are withheld from your paycheck post-tax. When you retire you do not pay taxes on the funds you withdraw as you paid the taxes up front.

Contributions & Investments

You can contribute any amount you prefer into your deferred compensation plan(s) up to the yearly maximum is \$19,500. Contribution amounts can be changed at any time throughout the year but please note that changes can take up to 30 days to become effective on your paycheck.

You may choose to manage your own investments or have WDC manage them for you based on your projected retirement date.

Rollover Options

If you have a 401(k) or other retirement account(s) from a previous provider, you may wish to rollover the funds into one plan. You will need to contact WDC to initiate the process.

Enrollment Options

You can enroll in this plan a variety of ways. Once enrolled, you can change your contributions, stop contributions, or update your investments at any time.

- Online at <https://wdc457.empower-retirement.com>
- By completing the [short enrollment form](#)
 - Will enroll you in the Vanguard Target Date Fund – WDC will manage your investments based on your anticipated retirement date
 - Complete the form in its entirety
 - Mail or fax to WDC – info found on page 2 of the form
- By completing the [long enrollment form](#)
 - This form allows you to manage your contributions by selecting your investment options
 - Complete the form in its entirety
 - Mail or fax to WDC – info found on page 4 of the form

Tips

Remember to submit your [beneficiary designation form](#). This form will be used for your Wisconsin Deferred Compensation Plan only.