

Institution Administrator Call

January 19, 2023

Agenda

- Portal Articles
- Flexible Spending Account (FSA) Unsubstantiated Claims
- ICI Premium Update and Deferred Enrollment

Portal Articles

Recently posted:

- Saving 1% More for Retirement
- UIA Life Insurance Annual Premium Deduction

Upcoming articles:

- W-2 Forms Now Available Online
- 1095-C Forms Now Available Online
- Income Continuation Insurance: Deferred Enrollment and Premium Update

2022 Healthcare FSA Unsubstantiated Claims

The healthcare FSA unsubstantiated claims process may be found at:

www.wisconsin.edu/ohrwd/benefits/fsaunsubstantiated

Several communications were sent to affected participants to encourage them to substantiate their claims and make them aware of the payroll withholding process.

- From Optum: 10 days, 40 days and 70 days following use of their payment card
- From Optum: 11/18, 11/29, 12/8, 12/20
- From UW System: week of January 30th (via email)

Communications sent to employees are available on the healthcare FSA unsubstantiated claims web page.

2022 Healthcare FSA Unsubstantiated Claims

What is the purpose of the UW System communication sent to affected employees the week of January 30th?

It will notify employees that payroll withholding will begin with their February 9th paycheck *and will continue* through their March 23rd paycheck (even if claims are resolved during the process).

How will payroll withholding occur?

Balances *equal to or less than* \$100 will be deducted from the February 9th paycheck.

Balances *greater than* \$100 will be deducted in equal amounts from 4 paychecks starting February 9th and ending March 23rd.

Will institutions need to contact affected employees directly?

No

2022 Healthcare FSA Unsubstantiated Claims

What if payroll withholding will cause a financial hardship?

Institutions should send an email to uwshr@uwsa.edu to see if there is an option to reduce the amount deducted through the payroll withholding process.

Institutions should *not* stop or modify an employee's general deduction in HRS.

Claims that remain unresolved after the payroll withholding process will be converted to business debt (which ETF will attempt to collect in May or June).

Please do not advertise that options may be available due to financial hardship.

2022 Healthcare FSA Unsubstantiated Claims

How should employees resolve their unsubstantiated claims?

Employees may resolve their claims by submitting documentation through the Optum portal, Optum Financial mobile app, U.S. Mail, or fax. Information was provided by Optum in the communications sent in November and December.

What if claims are resolved during the payroll withholding process?

Payroll withholding *will continue* through March. Optum will issue a refund in April or May.

What if claims are not resolved by March 31st?

ETF will send the employee an invoice in May or June to collect the debt.

2022 Healthcare FSA Unsubstantiated Claims

Who should employees contact with questions?

Employees should contact Optum at (833) 881-8158.

Resources:

- [FSA Unsubstantiated Claims web page](#)
- Portal Articles:
 - [What is an EOB?](#)
 - [Reminder: Deadlines for Using Flexible Spending Accounts](#)

Questions?



ICI Deferred Enrollment and Sick Leave Swap

- Leave swap process is the start of the annual Income Continuation Insurance (ICI) processing
- Employees may swap out used sick leave for other leave (vacation, personal holiday)
- Swapping sick leave used for other leave can reduce ICI premiums or provide enrollment opportunities into the ICI program
- Refer to [UW System Administrative Policy 1212 \(formerly BN 3\) Sick Leave](#), section 4.G.(4) for due dates for employees to request to change leave types
- Deadline for administrators to enter leave swaps for University Staff employees was January 4, 2023

ICI Deferred Enrollment

- Annually eligible employees are allowed an Income Continuation Insurance (ICI) deferred enrollment opportunity based on accrued sick leave hours.
- University Staff employees can enroll in ICI the first time sick leave balances reach the levels outlined below as of the December C payroll (pay period end 12/31/2022):

ICI Category	Sick Leave Hours
University Staff – Category 3	Accrued at least 80 hours of unused sick leave during the calendar year*
University Staff – Category 4	Accrued 520 – 727 hours of unused sick leave
University Staff – Category 5	Accrued 728 – 1039 hours of unused sick leave
University Staff – Category 6	Accrued 1040 hours or more of unused sick leave (any year)

*Prorated based on FTE or sick leave earned

ICI Deferred Enrollment

- An opportunity for University Staff AND Faculty, Academic Staff, and Limited Appointees (FA/AS/LI) any year they accrue 1,040 hours or more of sick leave by the end of the December C payroll (pay period 12/31/2022).
 - University Staff > Category 6
 - FA/AS/LI > 180 Day Elimination Period
- Supplemental ICI Enrollment Opportunity: Annual enrollment opportunity to enroll in the supplemental ICI for employees who are enrolled in Standard ICI and have eligible earnings that exceed \$64,000

ICI Premium Update

Factors affecting premium amounts:

- Premium Rate
 - For 2023 the ICI premium rates will decrease
- Annual Premium Update
 - FA/AS/LI: 2022 eligible earnings and elimination period elected
 - University Staff: 2022 eligible earnings and unused sick leave balance as of December 31, 2022

Effective Date of Premium Changes: February 1, 2023

- FA/AS/LI and University Staff: Starting with February 23, 2023 check

ICI and an Unpaid Leave of Absence

How will an unpaid leave of absence affect an employee's ICI enrollment opportunity, premium and/or benefit?

- Employees placed on an unpaid leave of absence *during 2022*:
 - Eligible earnings and sick leave balances will be based on the amounts in effect prior to the leave and will continue to be used until the employee has a full calendar year of eligible earnings. As a result, ICI premium should not change as a result of earnings or sick leave balance change, however premium may change due to the rate change.
 - If the employee becomes disabled in 2022, the ICI benefit will be based on that same eligible earnings.

ICI Timeline

Week of January 30, 2023

- Portal article posted
- Email notices will be sent to employees eligible for Deferred and/or Supplemental enrollment
 - Deadline to enroll: Applications must be received by institutions no later than Wednesday, March 1, 2023
- Applications:
 - Institutions participating in Benefits Service Delivery: Submit applications to UW-Shared Services for appropriate processing and entry.
 - Institutions not participating in Benefits Service Delivery: Applications received for deferred enrollment should be held and a notification will be sent when entry can be completed
- Administrators can use the HRS Email Lookup Tool to find employees who have received the Deferred and/or Supplemental enrollment email
 - Main Menu > UW Enterprise Utilities > Mail Retrieval Page
- ICI look-up tool will be available on ICI Landing page
 - It provides ICI category and premium information by Empl ID

ICI Timeline

Week of February 6, 2023

- Email notices will be sent to employees whose ICI premium will change effective Wednesday, February 1, 2023
 - If there are questions regarding premium calculations for an employee, email serviceoperations@uwss.wisconsin.edu
- Administrators can use the HRS Email Lookup Tool to find employees who have received the premium update email
 - Main Menu > UW Enterprise Utilities > Mail Retrieval Page

January 27, 2023 – January 28, 2023

- UW-Shared Services will be updating job data and ICI benefit plan enrollments
- No HR job data entry and benefit processing from 7:00 pm on Friday, January 27, 2023 to midnight Saturday, January 28, 2023

ICI Resources

Employees:

- UW System HR Employee Benefits [ICI web page](#)
- [Premium rates](#)

Administrators:

- [ICI Administrator Landing page](#)
 - Timeline
 - Look-up tool
 - KBs

Questions?



Ticket Reminder

When sending an email to service operations remember to include the following critical information:

- Full legal name (First & Last Name)
- Employee Empl ID
- Employee Record

If seeing unexpected results or error messages, include a screenshot.

Campus Collaboration & Discussion

- For discussion topics email uwss-svc.CampusCallSlides@uwss.wisconsin.edu