



# INSTITUTION ADMINISTRATOR CALL

January 18<sup>th</sup>, 2024



# AGENDA

- Portal Articles
- Upcoming Employee Emails
- Upcoming Trainings
- ICI Program Changes
- 2023 Healthcare FSA Unsubstantiated Claims



# PORTAL ARTICLES

## Recently Posted

- [W-2 Forms Available on the MyUW Portal](#)  
The 2023 W-2 forms are available for all active Universities of Wisconsin employees on the MyUW portal.
- [UIA Life Insurance Annual Premium Deduction on January 25, 2024, Paycheck](#)  
The UIA Life Insurance plan annual premium will be deducted from the January 25, 2024, paycheck for eligible employees.

## Upcoming Articles

- Income Continuation Insurance Deferred Enrollment and Premium Update
- 1095-C Forms Available on the MyUW Portal



# UPCOMING EMPLOYEE EMAILS

## EMAIL

- Flexible Spending Account Unsubstantiated Claims
- 1095-C Forms Available on the MyUW Portal
- Glacier Tax Preparation
- Income Continuation Insurance Deferred Enrollment
- Income Continuation Insurance Annual Premium Update

## SCHEDULED DISTRIBUTION

1/25

TBD – when forms are available.

Week of 1/29

Week of 1/29

Week of 1/29

**Please Note:** Distribution dates are subject to change.



# UPCOMING TRAININGS

- Finance
  - Setting up Funding (Remote online)
    - Friday, February 6, 9:00am-12pm
  - Changing Funding (Remote online)
    - Thursday, February 7, 9:00am-12pm
- TAM
  - Recruiting in TAM (Remote online)
    - Friday, March 8, 8:30am-4:00pm

[My Learning Path](#)



# ICI PROGRAM CHANGES

- The Group Insurance Board approved changes to the Income Continuation Insurance (ICI) Program that go into effect on February 1, 2024. The goal of the changes is a simplified program that is easier to understand and administer.
  - Consolidate standard and supplemental coverage levels into a single coverage level up to a maximum of \$120,000 in eligible earnings
    - Currently, standard coverage covers an employee's earnings up to \$64,000 per year. An employee whose annual earnings are more than \$64,000 can elect supplemental coverage to cover their full earnings, up to a maximum of \$120,000 per year.
    - Employees enrolled in ICI no longer need to apply for supplemental coverage if their earnings exceed \$64,000
    - Employees will receive employer contribution up to the \$120,000 limit. Same schedule for when the employer contribution starts still applies.
    - The terms 'standard' and 'supplemental' will no longer be used to describe coverage
  - Rate tables consolidated with premium calculated at a rate per \$1,000 of eligible earnings
  - Removal of the provision for faculty, academic staff, and limited appointees deferred enrollment once they have accrued 1040 sick leave hours
- No action required by employees because of the changes unless they want cancel coverage



# ICI DEFERRED ENROLLMENT

- Annually eligible University Staff 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 paycheck (pay period end 12/30/2023). They also have an opportunity to enroll into Category 6 in any year they accrue 1,040 hours or more of sick leave by the end of the December C paycheck.

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)

- Deadline for administrators to enter leave swaps for University Staff employees was January 3, 2024

\*Prorated based on FTE or sick leave earned



# ICI PREMIUM UPDATE

Factors affecting premium amounts:

- Premium Rate
  - For 2024 the ICI premium rates will decrease
- Consolidation of Standard and Supplemental ICI into a single coverage level up to \$120,000 in eligible earnings
- Annual Premium Update
  - FA/AS/LI: 2024 eligible earnings and elimination period elected
  - University Staff: 2024 eligible earnings and unused sick leave balance as of December 30, 2023

Effective Date of Premium Changes: February 1, 2024

- Starting with February 8, 2024, paycheck





# ICI AND 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 2023:

- 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 2023, the ICI benefit will be based on that same eligible earnings



# ICI TIMELINE

## **Week of January 29, 2024**

- Portal article posted
- Email notices will be sent to employees eligible for deferred enrollment
  - Deadline to enroll: Applications must be received by institutions no later than Friday, March 1, 2024
- Applications:
  - Institutions that are part of Benefits Service Delivery: Submit applications to UW-Shared Services for appropriate processing and entry
  - UW-Madison: 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 enrollment email
  - Main Menu > UW Enterprise Utilities > Mail Retrieval Page
- ICI look-up tool will be available on ICI Landing page
  - ICI premium and as applicable category or elimination period by Empl ID



# ICI TIMELINE

## **Week of January 29, 2024**

- Email notice of premium update and changes will be sent to employees who are enrolled
  - Questions regarding premium calculation for an employee, email [serviceoperations@uwss.wisconsin.edu](mailto: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 26, 2024 – January 27, 2024**

- 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 26, 2024, to midnight Saturday, January 27, 2024



# ICI RESOURCES

## Employees:

- Universities of Wisconsin Employee Benefits [ICI web page](#)
- [Premium rates](#)

## Administrators:

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



QUESTIONS?





# 2023 HEALTHCARE FSA UNSUBSTANTIATED CLAIMS

- If a health care Flexible Spending Account (FSA) payment card transaction is not automatically substantiated it is considered an unsubstantiated claim and employees need to resolve the claim by substantiating it, substituting another claim, or repaying the claim
- Employees receive multiple notices about the unsubstantiated claim and their options
- Payment cards are deactivated at 85 days if the claim is not resolved



# 2023 HEALTHCARE FSA UNSUBSTANTIATED CLAIMS

- The healthcare FSA unsubstantiated claims process may be found at [www.wisconsin.edu/ohrwd/benefits/fsaunsubstantiated](http://www.wisconsin.edu/ohrwd/benefits/fsaunsubstantiated)
- Communications were sent to affected participants to encourage them to substantiate their claims and make them aware of the payroll withholding process if claims are not substantiated
  - From Optum: 10 days, 40 days, and 70 days following use of their payment card
  - From Optum: 11/21, 11/30, 12/7, 12/19
  - From the Universities of Wisconsin: week of January 22<sup>nd</sup>



# 2023 HEALTHCARE FSA UNSUBSTANTIATED CLAIMS

- The purpose of the Universities of Wisconsin communication sent late-January is to notify affected employees about the payroll withholding process, and when it will begin and end
- The payroll withholding process will occur as follows:
  - Balances **equal to or less than \$100** will be deducted from the February 8<sup>th</sup> paycheck
  - Balances **greater than \$100** will be deducted in equal amounts from four paychecks starting February 8<sup>th</sup> and ending March 21<sup>st</sup>
- Payroll withholding will continue through March even if claims are resolved during the payroll withholding process. If applicable, Optum will issue a refund in April or May.
- Institutions do **not** need to contact affected employees directly





## 2023 HEALTHCARE FSA UNSUBSTANTIATED CLAIMS

- If an employee expresses a **financial hardship**, institutions should send an email to [uwshr@uwsa.edu](mailto: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 the general deduction in HRS
- Institutions should not advertise that options may be available due to financial hardship



# 2023 HEALTHCARE FSA UNSUBSTANTIATED CLAIMS

- Claims that remain unresolved will be converted to business debt (which ETF will attempt to collect in May or June)
- Employees should contact Optum at (833) 881-8158 with questions
- Resources
  - [FSA Unsubstantiated Claims web page](#)
  - Portal Articles
    - [What is an Explanation of Benefits \(EOB\)?](#)
    - [Reminder: Deadlines for Submitting Your FSA Claims](#)



QUESTIONS?





# TICKET REMINDER

When sending an email to service operations, [serviceoperations@support.wisconsin.edu](mailto:serviceoperations@support.wisconsin.edu), 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, please email  
[uwss-svc.CampusCallSlides@uwss.wisconsin.edu](mailto:uwss-svc.CampusCallSlides@uwss.wisconsin.edu)



THANK YOU