



Continuation-Conversion Notice

How to Apply

Wisconsin Department
of Employee Trust Funds
801 W Badger Road
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

(Employer must check one prior to giving to the qualified beneficiary.)

- You are **not** eligible for continuation (COBRA) coverage. Please refer to Item 1 of the attached notice for the reason you are not eligible.
- You are eligible for continuation (COBRA) coverage. Your health insurance coverage through the employer will end on the date indicated in the Employer Section—Item 2 of the attached notice—unless the Department of Employee Trust Funds receives the attached notice postmarked within 60 days of the date of the employer’s signature in Item 8, or within 60 days of the date your coverage ends (Item 2), whichever is later. Please read instructions below.

How to Elect Continuation (COBRA) Coverage

1. If applying for COBRA, check box A (COBRA election) on the attached Continuation-Conversion Notice form; date and sign the notice.
2. If applying for COBRA while your Disability Application is pending, check box B on the attached Continuation-Conversion Notice; date and sign the notice.
3. If you do not fall in either A or B, please review the explanation of who is eligible under C, D and E below in “General Information.”
4. Complete the enclosed health insurance application unless you are the employee and will be continuing the coverage in effect with no changes. If a health insurance application was not included, please contact the subscriber’s former employer or go online to etf.wi.gov/publications/et2301.pdf and print one. If anyone covered under this policy is enrolled in Medicare, you must include a copy of the Medicare ID card.
5. Send this notice and the health insurance application form, if required, to ETF. A copy of this notice will be returned to you as an acknowledgment and per federal COBRA law, the health plan will notify you of the due date for premium payments, the address to which payments should be sent and the grace period for payment.
You have the right to pay premium on a monthly basis, in which case your health plan will bill you directly.
6. **Canceling COBRA Coverage** — After applying for COBRA if you wish to cancel coverage, you must submit your request to ETF in writing. Coverage ends at the end of the month following receipt of your written request to ETF unless you are canceling due to enrolling in other coverage.
If, when you apply for coverage, you know you will want to cancel coverage after one or two months, you can submit a written request to cancel coverage that identifies a specific date for coverage to end along with your application for coverage. Remember, once a request to cancel coverage has gone into effect, coverage cannot be reinstated.

This notice does not fully describe continuation coverage or other rights under this plan. More information is available in the *It’s Your Choice: Reference Guide*. If you have questions concerning the information in this notice, your rights to coverage or to obtain a copy of the It’s Your Choice guides, contact the employer entered on Item 8 of the notice or ETF at 608-266-3285 (local Madison) or toll-free at 1-877-533-5020.



General Information

A & B. COBRA — Coverage under the group health insurance program will end for you and all qualified beneficiaries (QBs) on the date entered in Item 2 of the attached notice. A QB is any person losing coverage who was covered on the date of the qualifying event entered in Item 4 of the attached notice.

Under federal law, known as COBRA, you and your QBs may continue this coverage. The maximum period of continuation coverage for a qualifying event is:

- 18 months after employee's termination for the employee, spouse, Chapter 40 domestic partner or dependent child;
- 36 months after employee's divorce/termination of Chapter 40 domestic partnership for the spouse/domestic partner or dependent child;
- 36 months after employee's death for the spouse/domestic partner or dependent child;
- 36 months after the dependent child's loss of eligibility under the plan.

COBRA provides the same coverage you currently have in force. At the end of the COBRA coverage, you may convert to a non-group policy.

In considering whether to elect COBRA coverage, you should take the following into account: First, other coverage alternatives may be available to you through the Health Insurance Marketplace where you may be eligible for a tax credit that lowers monthly premiums and cost-sharing reductions (amounts that lower your out-of-pocket costs for deductibles, coinsurance and copayments). You have 60 days from the time you lose your employment-based coverage to enroll in the Marketplace. Through the Marketplace you may also learn if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You also have the right to enroll in the Marketplace if you have a qualifying event, a special enrollment period or your COBRA has been exhausted. For more information about options available through a Health Insurance Marketplace, visit healthcare.gov.

Second, you should take into account that you have special enrollment rights under federal law. You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse's employer) within 30 days after your group health coverage ends because of the qualifying event. You will also have the same special enrollment right at the end of continuation coverage if you get continuation coverage for the maximum time available to you.

You may elect a different health plan at the time COBRA is elected if you reside in a county that does not include primary providers in the subscriber's health plan. You may change health plans if you move out of the health plan's service area, if your health plan ceases to be offered, or during the annual It's Your Choice open enrollment period. Continue to reference your It's Your Choice guides for additional information.

COBRA coverage for you and all other QBs **will cease and cannot be reinstated** on the earliest of the following:

1. the date coverage ceases because premium is not paid timely;
2. the date your former employer no longer offers our group health coverage;
3. the date you and/or any covered QB become covered under another group health plan after the qualifying event on this application. COBRA coverage ends for a QB (including Subscriber) when they become entitled to Medicare benefits. If the QB is part of a family contract, the non-Medicare members may remain on the COBRA policy until the original expiration date of that contract.

If you elect continuation coverage, an extension of the maximum period may be available if a QB is determined by the Social

Security Administration to be disabled, or a second qualifying event occurs in the first 18 months.

The employee or the employee's spouse (following divorce) can elect COBRA coverage on behalf of all of the QBs. A parent may elect to continue coverage on behalf of any eligible dependent children. Each QB affected by this notice (that is, who is losing coverage) has an independent right to elect coverage. Contact the employer entered on Item 8 of the notice for information about enrolling for individual coverage(s).

The employer must be notified of loss of coverage within 60 days of the event or your right to continue group coverage is lost, except in the case of divorce.

C. Conversion Versus COBRA Coverage — If you wish to **convert** from group coverage to a non-group policy at this time, check box C, date, sign and return the notice to ETF. Contact the health plan directly for conversion premium rates. The plan may include a one time conversion access fee. Conversion to a non-group policy may be considerably more expensive and/or provide fewer benefits. Coverage will **not** be the same policy as provided through ETF.

You may also have the option to convert to non-group coverage **after** your continuation coverage period ends. You are responsible for knowing when your group continuation coverage ends, as your health plan does not automatically notify you of termination of coverage. You must contact the health plan directly to apply for conversion coverage. Request for conversion to non-group coverage must be received by the health plan within 30 days after termination of group coverage.

D. Employees With 20 Years of Service Who Are Eligible to Retire — If you have terminated employment and applied for a retirement annuity from the Wisconsin Retirement System, and your annuity effective date is within 30 days of the date you terminated employment, you may continue coverage for as long as you pay premiums timely. You do not need to complete this form. Premiums will be deducted from your monthly annuity, paid from your accumulated sick leave credits (state only) or by your direct payment to the health plan.

If you have 20 years of creditable service and are eligible for an immediate annuity but are **not** applying at this time, you may continue coverage by checking box D and returning this form to ETF. Your coverage will continue as long as you make your monthly premiums directly to the health plan. If you are **now** eligible for Medicare, you **must** fill out the *Medicare Eligibility Statement* form (ET-4307), available from ETF.

E. State Employees With 20 Years of Service Who Are Not Eligible to Retire — If you are an insured state employee who leaves state service, does not take a separation benefit, **and** has at least 20* years of WRS creditable service when you terminate employment, and are **not** eligible for an immediate annuity, you are eligible to continue under the state group health plan for an indefinite period. To continue coverage, check box E and return this form to ETF. You are required to pay the full premiums; you cannot use sick leave credits to pay your premiums. However, your sick leave will be preserved until you are eligible to retire, at which time it will be converted for your use.

*NOTE: In most cases military service is not creditable until retirement. Therefore, military service credit cannot be used to meet the 20-year requirement. Contact ETF if there are questions about creditable service.

F. Other Coverage/Medicare — Your continuation coverage is affected by other group health insurance coverage that is effective after the qualifying event on this application and by Medicare enrollment. You **must** notify ETF if you become eligible for other group health insurance coverage or Medicare. You are required to enroll in Medicare Parts A and B when first eligible and your COBRA coverage will end under this program.



Employer Instructions

Please complete the employer section of this form as follows:

Please complete the Subscriber ETF ID and Subscriber SSN at the top left of page 3, the application.

It is the employer's responsibility to check a box for those relationships (employee, spouse/DP, child, etc...) being offered continuation coverage and to provide ALL requested information, including a mailing address. If more lines are needed, please add an additional copy of the application and mark as "Page 2."

Line 1-If the qualified beneficiary is not eligible to continue coverage, provide the reason here (ex: termed for cause).

Line 2-List the actual date the coverage will end for the qualified beneficiary(ies).

Line 3-Check the box by the applicable reason coverage has ended for the qualified beneficiary(ies).

Line 4-Provide the date the event in line 3 occurred.

Line 5-Provide the date you were notified of the event in line 3.

Line 6-indicate what health insurance coverage was in effect when the event happened.

Line 7-Provide the name of the health plan the qualified beneficiary(ies) had at the time of the event in line 3 and indicate the premium rate for both single and family coverage.

Line 8-Sign and date the form, provide your ETF employer number, and your phone number.

If you must reissue this form due to an error, use the same dates as originally entered on **all** lines. To do otherwise could affect eligibility for the qualified beneficiary(ies).



Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) and (d)(1)

The Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ETF does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact ETF's Compliance Officer, who serves as ETF's Civil Rights Coordinator.

If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Officer, Department of Employee Trust Funds, 801 West Badger Road, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 1-800-947-3529; Fax: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF's Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019; TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 1-800-833-7813).

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 1-800-947-3529).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 1-800-947-3529)

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 1-800-947-3529).

Arabic: ملاحظة: إذا كنت تتحدث اللغة العربية، فهناك خدمة مساعدة متاحة بلغتك دون أي مصاريف: اتصل بالرقم 1-877-533-5020 (خدمة الصم والبكم: 1-800-947-3529)

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 1-800-947-3529).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 1-800-947-3529)번으로 전화해 주십시오.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 1-800-947-3529).

Pennsylvania Dutch: Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 1-800-947-3529).

Laotian/Lao: ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-877-533-5020 (TTY: 1-800-947-3529).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 1-800-947-3529).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 1-800-947-3529).

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 1-800-947-3529) पर कॉल करें।

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë. Telefononi në 1-877-533-5020 (TTY: 1-800-947-3529).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 1-800-947-3529).