



Local Income Continuation Insurance Changes to Consolidate Coverage Levels

Employer News

MARCH 28, 2023

For Local Employers Participating in the Income Continuation Insurance Program

Website Feedback

The Group Insurance Board has approved changes to the Income Continuation Insurance (ICI) Program that will go into effect on February 1, 2024.

The changes consolidate the separate *standard* and *supplemental* coverage levels into a single coverage level that simplifies the program. The goal is a program that is easier to understand and administer.

Currently, standard ICI coverage only covers an employee's earnings up to \$64,000 per year. An employee whose annual earnings are more than that amount can elect supplemental ICI coverage to cover their full earnings, up to a maximum of \$120,000 per year.

Beginning February 1, 2024, employees enrolled in the ICI Program will have their full earnings, up to \$120,000 per year, covered automatically. There will be no optional supplemental coverage available.

This change eliminates the need for employers to complete the annual administrative process of offering supplemental coverage to eligible employees.

Premiums

If the premium holiday for local employers were not in effect, employers would pay a portion of the premium for standard ICI coverage only. Employees enrolled in supplemental coverage would pay the full premium for that additional coverage.

Once the ICI Program changes go into effect, and once the premium holiday ends, employers will contribute a portion of the premium for the full amount of an employee's earnings up to \$120,000 per year.

Questions

This [Frequently Asked Questions](#) document is available for your reference. This document will be updated as needed.

Please email any questions to etfsmbemployerinsurance@etf.wi.gov.



