**Employee Messaging Text for ICI Deferred Enrollment – Newly Eligible**

**Query of all eligible:** WI\_BN\_ICI\_2023\_DEFERRED\_NEW

**Query of those who will receive Employee Message (those will an unlocked IAM):** WI\_EM\_ICI\_2023\_DEFERRED\_NEW

**Subject Line:** Eligible to Enroll in Income Continuation Insurance (ICI) through March 1st

You are receiving this email because you are eligible to enroll in Income Continuation Insurance (ICI) through March 1, 2023. This enrollment period allows employees who are not currently enrolled in the plan, a chance to enroll in ICI based on accumulated sick leave.

ICI is an income replacement plan that will provide up to 75% of your earnings to you if you are temporarily or permanently disabled. Standard ICI covers earnings up to $64,000. If you earn more than $64,000 per year, you can enroll in Supplemental ICI which covers earnings up to $120,000.

To qualify for enrollment through this deferred enrollment period, you met one of the following criteria:

* You are eligible for ICI coverage under one of the following premium categories for the **FIRST** time:
	+ Premium Category 3 – you accumulated at least 80 hours of sick leave last year (this is prorated if you work part-time)
	+ Premium Category 4 – your sick leave balance at the end of last year was at least 520 hours
	+ Premium Category 5 – your sick leave balance at the end of last year was at least 728 hours
* You are eligible for ICI Premium Category 6 – you may enroll in ICI in any year that you have a sick leave balance of at least 1,040 hours. If you enroll in Standard ICI and have at least 1,040 hours of sick leave, **there is no cost to you** to enroll in the plan.

**How to Enroll in ICI through Deferred Enrollment**

* Enroll in ICI through eBenefits in [STAR](https://ess.wi.gov). The per pay period cost of the plan will be available on the enrollment page in eBenefits. Please review the [ICI Deferred Enrollment Job Aid](https://dpm.wi.gov/Documents/Central%20Benefits/ICI_Deferred_Enrollment_eBN_Job_Aid.pdf) before making your elections.
* **All elections must be submitted by 5pm on March 1st**
* Coverage will be effective April 1st

**Additional Information**

See the [ICI plan brochure](https://etf.wi.gov/resource/income-continuation-insurance-state) for plan details. In 2024 the ICI program will experience some changes. See the [November 16,2022 ETF notice: GIB Simplifies Income Continuation Insurance Program](https://etf.wi.gov/news/gib-simplifies-income-continuation-insurance-program) for more information. ETF’s website will be updated as new information is available about this plan change.